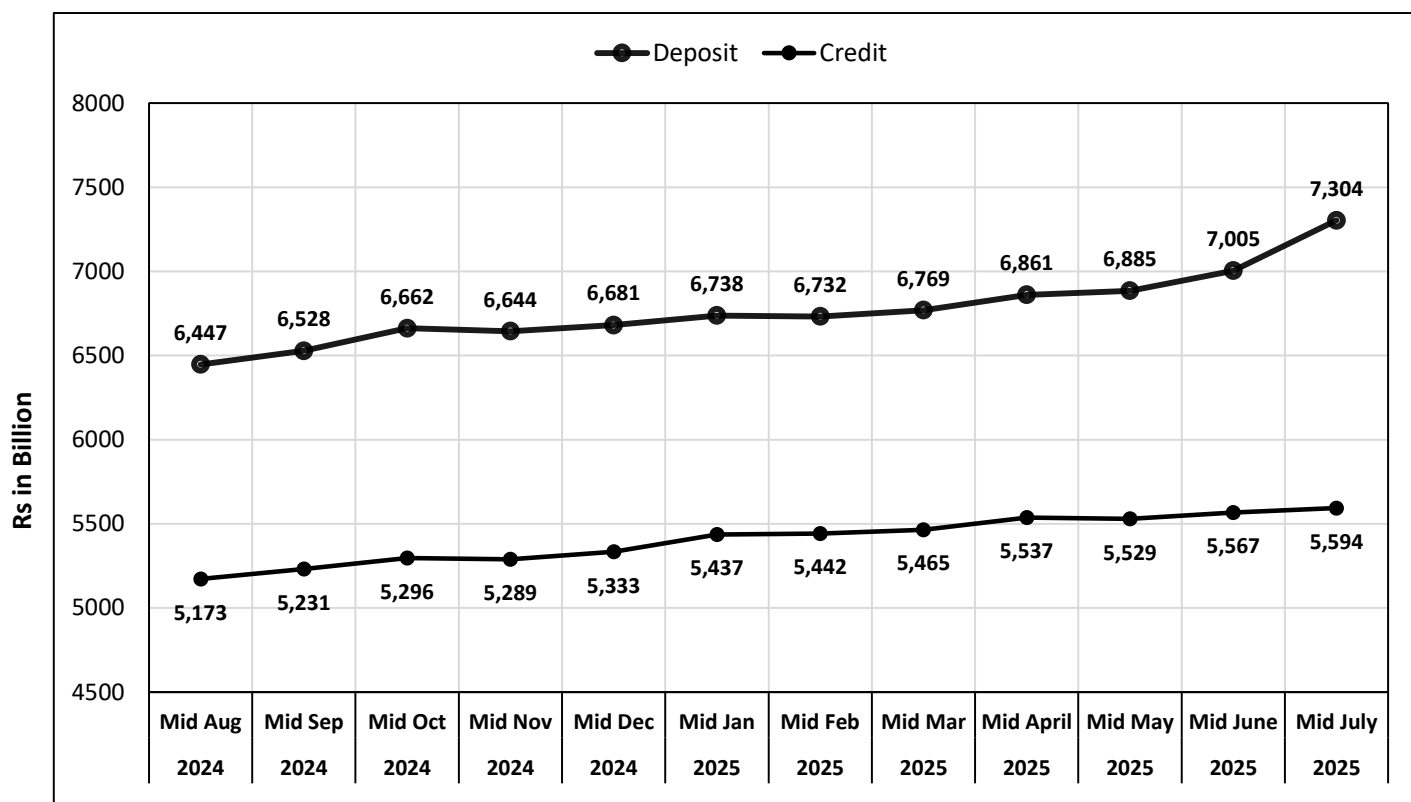


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Asar
(Mid-July, 2025)

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1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs) based on provisional reports submitted to Nepal Rastra Bank.
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	52	1	107
Total Number of Licensed BFIs	20	17	17	52	1	107

- 5 All the amount in this report are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.
- 7 The statistics of Asar 2082 (Mid July 2025) includes statistics of Jeth 2082 (Mid June 2025) for Karnali Development Bank Limited due to data unavailability.
The financial indicators of Microfinance institutions for Asar 2082 (Mid July 2025) also includes NFRS based data based on data submitted by respective microfinance institutions due to applicability of NFRS from microfinance institutions from FY 2081.82
- 8

Major Financial Indicators

as on Asar End, 2082 (Mid-July, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	107.11	10.32	2.15	119.59
2	Total Credit/GDP	81.27	8.62	1.71	91.60
3	Total Credit/ Total Deposit**	75.87	83.53	79.26	76.59
4	CD Ratio*	75.02	83.18	78.83	75.79
5	Fixed Deposit/Total Deposit	47.59	48.89	65.29	48.02
6	Saving Deposit/Total Deposit	36.56	39.74	23.92	36.60
7	Current Deposit/Total Deposit	7.78	2.69	1.50	7.23
8	Call Deposit/Total Deposit	7.36	8.55	9.23	7.49
9	NPL/ Total Loan^	4.44	5.03	11.05	4.62
10	Total LLP /Total Loan	4.97	5.25	10.35	5.09
11	Deprived Sector Loan/Total Loan \$^	5.40	6.61	5.48	5.52
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.11	6.89	7.86	8.00
2	Investment in Gov. Securities/Total Deposit	16.37	13.78	11.37	16.05
3	Total Liquid Assets/Total Deposit	25.15	22.47	24.87	24.92
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.05	10.74	11.44	10.13
2	Total Capital/RWA	12.90	13.34	13.93	12.95
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,099	1,132	291	6,522
3	No. of Deposit Accounts	51,380,289	7,515,806	985,258	59,881,353
4	No. of Loan Accounts	1,638,285	268,817	54,367	1,961,469
5	No. of Branchless Banking Centers	816	6	-	822
6	No. of Branchless Banking Customers	276,653	1,027	-	277,680
7	No. of Mobile Banking Customers	23,787,529	3,659,016	294,739	27,741,284
8	No. of Internet Banking Customers	1,601,513	599,316	18,512	2,219,341
9	No. of ATMs	4,878	344	41	5,263
10	No. of Debit Cards	12,373,593	1,216,322	75,877	13,665,792
11	No. of Credit Cards	315,138	3,290	-	318,428
12	No. of Prepaid Cards	245,992	4,092	-	250,084
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.19			
	(a) Saving	3.37			
	(b) Fixed	5.79			
	(c) Call	1.05			
2	Wt. Avg Interest Rate on Credit	7.85			

Note:

Bank balance includes money at call

Nominal GDP for 2024/25(P) stands at Rs. 6,107,220 million (Source: <https://nsonepal.gov.np/content/13365/annuppout-statistics-regarding-national-audit-of-national/>)

Number of branches include head office, banking branches and extension counters

\$ 6 months prior Total Loan has been used to calculate Deprived Sector Lending Ratio

^Data as on Chaitra end of FY2081/82 (2024/25)

*CD Ratio =

Total Credit

Total Deposit+Debentures not designated for capital fund+NRB Refiance loan+FCY loan more than or equal to 1 year–Interbank Deposit

**Total Credit / Total Deposit = $\frac{\text{Total Credit}}{\text{Total Deposit}}$ (As per balance sheet)

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	618,798	683,127	728,713	766,106	775,395	10.40	6.67	1.21
	a. Paid-up Capital	407,789	425,052	436,408	443,622	443,682	4.23	2.67	0.01
	b. Statutory Reserves	120,965	138,151	150,114	159,103	162,782	14.21	8.66	2.31
	c. Retained Earning	10,267	(6,633)	(21,577)	(39,708)	(31,473)	-164.61	225.30	-20.74
	d. Others Reserves	79,777	126,558	163,767	203,090	200,403	58.64	29.40	-1.32
2	BORROWINGS	500,434	255,302	240,886	248,752	235,077	-48.98	-5.65	-5.50
	a. NRB	259,218	2,022	393	433	433	-99.22	-80.57	0.00
	b. "A"Class Licensed Institution	40,170	18,993	6,970	12,498	9,133	-52.72	-63.30	-26.92
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	35,583	33,256	10.98	-25.04	-6.54
	d. Other Financial Ins.	6,027	6,467	8,037	15,245	7,243	7.30	24.27	-52.49
	e. Bonds and Securities	136,986	163,416	177,211	184,993	185,012	19.29	8.44	0.01
3	DEPOSITS	5,159,175	5,771,238	6,495,583	7,004,537	7,303,531	11.86	12.55	4.27
	a. Current	465,415	454,049	381,824	402,822	527,894	-2.44	-15.91	31.05
	b. Savings	1,402,182	1,519,064	1,954,389	2,526,098	2,673,443	8.34	28.66	5.83
	c. Fixed	2,835,817	3,359,257	3,642,837	3,500,811	3,506,979	18.46	8.44	0.18
	d. Call Deposits	391,068	390,785	472,514	523,372	547,192	-0.07	20.91	4.55
	e. Others	64,694	48,082	44,019	51,435	48,023	-25.68	-8.45	-6.63
4	Bills Payable	2,782	3,189	3,117	6,136	3,242	14.61	-2.25	-47.16
5	Other Liabilities	424,126	502,666	598,080	757,832	710,107	18.52	18.98	-6.30
	1. Loan Loss Provision	110,300	168,124	230,012	297,175	285,008	52.42	36.81	-4.09
	2. Interest Suspense a/c	19,628	28,910	28,409	59,767	56,087	47.29	-1.73	-6.16
	3. Others	294,198	305,633	339,659	400,890	369,012	3.89	11.13	-7.95
6	Reconciliation A/c	512	471	3,179	1,539	4,343	-8.02	574.99	182.20
7	Profit & Loss A/c	79,497	75,002	61,825	59,424	69,866	-5.65	-17.57	17.57
TOTAL		6,785,324	7,290,996	8,131,382	8,844,326	9,101,560	7.45	11.53	2.91
Assets									
1	LIQUID FUNDS	509,990	533,958	553,205	587,894	647,262	4.70	3.60	10.10
	a. Cash Balance	111,631	102,134	103,855	97,835	101,206	-8.51	1.69	3.45
	Nepalese Notes & Coins	108,250	99,262	100,579	93,575	97,078	-8.30	1.33	3.74
	Foreign Currency	3,381	2,871	3,277	4,260	4,128	-15.06	14.11	-3.10
	b. Bank Balance	302,877	362,361	378,811	424,125	483,070	19.64	4.54	13.90
	1. In Nepal Rastra Bank	220,659	288,687	330,452	333,689	385,908	30.83	14.47	15.65
	2. "A"Class Licensed Institution	28,862	23,870	17,711	48,947	58,265	-17.30	-25.80	19.04
	3. Other Financial Ins.	6,959	2,939	1,621	930	1,428	-57.76	-44.86	53.59
	4. In Foreign banks	46,397	46,865	29,028	40,558	37,468	1.01	-38.06	-7.62
	c. Money at Call	95,482	69,463	70,539	65,934	62,986	-27.25	1.55	-4.47
2	INVESTMENTS	911,435	1,049,633	1,471,177	1,494,553	1,743,212	15.16	40.16	16.64
	a. Govt. Securities	909,783	1,029,807	1,164,295	1,144,823	1,172,419	13.19	13.06	2.41
	b. Others	1,651	19,827	306,882	349,730	570,793	1100.57	1447.82	63.21
3	SHARE & OTHER INVESTMENT	186,550	251,757	275,676	378,904	365,368	34.95	9.50	-3.57
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,564,503	5,591,287	3.48	5.97	0.48
	4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,554,647	5,581,202	3.50	5.91	0.48
	a. Private Sector	4,493,912	4,687,782	4,952,707	5,342,883	5,355,346	4.31	5.65	0.23
	b. Financial Institutions	212,907	183,328	202,802	207,739	222,405	-13.89	10.62	7.06
	c. Government Organizations	2,231	2,697	6,202	4,025	3,450	20.86	129.96	-14.27
	4.2 BILLS PURCHASED	4,487	3,600	6,954	9,857	10,086	-19.76	93.16	2.32
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,495	2,651	-16.19	92.13	6.27
6	FIXED ASSETS	95,030	136,783	145,320	150,453	152,824	43.94	6.24	1.58
7	OTHER ASSETS	353,788	417,472	476,248	618,075	546,869	18.00	14.08	-11.52
	a. Accrued Interests	199,589	244,588	282,704	371,462	315,816	22.55	15.58	-14.98
	b. Others	154,198	172,884	193,544	246,613	231,053	12.12	11.95	-6.31
8	Expenses not Written off	219	364	1,004	44	46	66.61	175.67	4.87
9	Non Banking Assets	10,521	18,689	35,509	45,701	50,551	77.62	90.01	10.61
10	Reconciliation Account	3,241	2,304	2,550	89	10	-28.90	10.66	-88.59
11	Profit & Loss A/c	63	1,831	497	1,615	1,481	2827.13	-72.86	-8.30
TOTAL		6,785,324	7,290,996	8,131,382	8,844,326	9,101,560	7.45	11.53	2.91

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	553,626	611,312	652,888	687,751	697,778	10.42	6.80	1.46
	a. Paid-up Capital	356,095	369,857	379,020	385,327	385,327	3.86	2.48	0.00
	b. Statutory Reserves	110,434	126,035	137,000	144,535	148,046	14.13	8.70	2.43
	c. Retained Earning	14,956	(1,180)	(13,948)	(27,679)	(19,371)	-107.89	1082.50	-30.02
	d. Others Reserves	72,140	116,599	150,815	185,568	183,775	61.63	29.34	-0.97
2	BORROWINGS	462,083	243,416	231,919	239,474	225,206	-47.32	-4.72	-5.96
	a. NRB	229,157	1,674	393	433	433	-99.27	-76.53	0.00
	b. "A"Class Licensed Institution	38,482	16,193	6,970	12,398	8,433	-57.92	-56.96	-31.97
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	35,583	33,256	10.98	-25.04	-6.54
	d. Other Financial Ins.	5,862	6,164	7,558	14,800	6,806	5.15	22.61	-54.02
	e. Bonds and Securities	130,549	154,982	168,723	176,260	176,277	18.72	8.87	0.01
3	DEPOSITS	4,545,157	5,086,244	5,756,809	6,263,830	6,541,650	11.90	13.18	4.44
	a. Current	453,605	441,571	368,702	388,167	508,974	-2.65	-16.50	31.12
	b. Savings	1,261,715	1,366,476	1,752,143	2,259,482	2,391,430	8.30	28.22	5.84
	c. Fixed	2,436,953	2,898,148	3,177,768	3,100,237	3,112,938	18.93	9.65	0.41
	d. Call Deposits	329,895	333,864	415,610	465,385	481,153	1.20	24.49	3.39
	e. Others	62,988	46,186	42,586	50,559	47,156	-26.68	-7.79	-6.73
4	Bills Payable	2,740	3,163	3,095	6,116	3,230	15.45	-2.15	-47.20
5	Other Liabilities	384,228	453,119	538,952	679,798	636,043	17.93	18.94	-6.44
	1. Loan Loss Provision	95,409	147,603	201,267	257,764	246,562	54.71	36.36	-4.35
	2. Interest Suspense a/c	10,334	18,049	15,809	44,482	41,966	74.67	-12.41	-5.66
	3. Others	278,486	287,467	321,875	377,553	347,515	3.22	11.97	-7.96
6	Reconciliation A/c	516	470	3,177	1,537	4,315	-8.96	576.23	180.78
7	Profit & Loss A/c	72,201	68,213	55,901	54,084	62,713	-5.52	-18.05	15.95
TOTAL		6,020,551	6,465,937	7,242,741	7,932,591	8,170,934	7.40	12.01	3.00
Assets									
1	LIQUID FUNDS	420,838	450,799	477,887	523,063	574,754	7.12	6.01	9.88
	a. Cash Balance	102,537	92,853	95,352	89,321	92,517	-9.44	2.69	3.58
	Nepalese Notes & Coins	99,279	90,215	92,309	85,521	88,822	-9.13	2.32	3.86
	Foreign Currency	3,258	2,638	3,043	3,800	3,695	-19.01	15.33	-2.76
	b. Bank Balance	268,141	324,727	340,981	386,062	437,981	21.10	5.01	13.45
	1. In Nepal Rastra Bank	203,810	263,539	301,463	303,727	353,434	29.31	14.39	16.37
	2. "A"Class Licensed Institution	17,786	14,124	10,338	41,758	47,060	-20.59	-26.80	12.70
	3. Other Financial Ins.	149	201	153	24	24	34.61	-23.51	0.00
	4. In Foreign banks	46,395	46,864	29,026	40,553	37,463	1.01	-38.06	-7.62
	c. Money at Call	50,160	33,219	41,554	47,681	44,257	-33.78	25.09	-7.18
2	INVESTMENTS	820,456	937,730	1,330,657	1,358,838	1,599,985	14.29	41.90	17.75
	a. Govt. Securities	818,804	918,942	1,049,313	1,043,702	1,070,576	12.23	14.19	2.57
	b. Others	1,651	18,788	281,344	315,136	529,409	1037.69	1397.43	67.99
3	SHARE & OTHER INVESTMENT	175,230	238,878	262,629	363,186	349,567	36.32	9.94	-3.75
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,942,326	4,960,492	3.12	5.91	0.37
	4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,932,470	4,950,406	3.14	5.84	0.36
	a. Private Sector	4,025,452	4,149,539	4,381,897	4,745,220	4,749,763	3.08	5.60	0.10
	b. Financial Institutions	150,129	156,762	172,496	183,225	197,193	4.42	10.04	7.62
	c. Government Organizations	2,231	2,690	6,194	4,025	3,450	20.53	130.31	-14.27
	4.2 BILLS PURCHASED	4,487	3,600	6,954	9,857	10,086	-19.76	93.16	2.32
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,495	2,651	-16.19	92.13	6.27
6	FIXED ASSETS	85,850	124,602	132,130	135,503	137,527	45.14	6.04	1.49
7	OTHER ASSETS	322,804	381,570	436,640	568,191	503,140	18.20	14.43	-11.45
	a. Accrued Interests	177,208	218,341	255,668	339,069	289,037	23.21	17.10	-14.76
	b. Others	145,596	163,228	180,972	229,122	214,102	12.11	10.87	-6.56
8	Expenses not Written off	219	363	1,003	44	45	66.10	176.18	4.25
9	Non Banking Assets	8,665	15,306	30,176	38,791	42,773	76.65	97.15	10.26
10	Reconciliation Account	3,240	2,301	2,547	44	-	-29.00	10.70	-100.00
11	Profit & Loss A/c	-	1,001	-	111	-	0.00	-100.00	-100.00
TOTAL		6,020,551	6,465,937	7,242,741	7,932,591	8,170,934	7.40	12.01	3.00

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND		47,312	52,784	57,742	60,827	60,146	11.57	9.39	-1.12
a. Paid-up Capital		36,994	40,207	42,171	43,024	43,055	8.69	4.88	0.07
b. Statutory Reserves		7,072	8,341	9,318	10,633	10,724	17.94	11.72	0.85
c. Retained Earning		(282)	(355)	(878)	(3,077)	(3,457)	25.98	147.43	12.36
d. Others Reserves		3,528	4,592	7,131	10,247	9,825	30.15	55.30	-4.12
2 BORROWINGS		26,259	9,340	8,019	8,029	8,624	-64.43	-14.14	7.41
a. NRB		20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution		500	1,250	-	100	700	150.00	-100.00	600.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		165	303	479	445	437	83.74	57.88	-1.79
e. Bonds and Securities		5,490	7,486	7,540	7,484	7,487	36.38	0.71	0.04
3 DEPOSITS		509,490	571,573	610,171	613,541	630,437	12.19	6.75	2.75
a. Current		9,932	11,059	11,513	13,244	16,950	11.35	4.10	27.98
b. Savings		120,613	132,843	176,770	236,114	250,566	10.14	33.07	6.12
c. Fixed		327,121	380,584	374,776	316,036	308,219	16.34	-1.53	-2.47
d. Call Deposits		51,614	46,811	46,863	47,350	53,904	-9.31	0.11	13.84
e. Others		211	275	249	798	798	30.45	-9.24	0.10
4 Bills Payable		42	23	21	20	13	-44.15	-9.55	-36.41
5 Other Liabilities		23,291	30,451	36,086	51,022	48,936	30.74	18.50	-4.09
1. Loan Loss Provision		9,405	13,887	19,372	27,642	27,666	47.66	39.49	0.09
2. Interest Suspense a/c		1,129	1,931	2,459	4,437	3,366	70.95	27.37	-24.13
3. Others		12,757	14,633	14,255	18,943	17,904	14.71	-2.58	-5.49
6 Reconciliation A/c		0	0	0	(0)	0	1400.00	-100.00	0.00
7 Profit & Loss A/c		6,340	5,715	5,291	4,659	5,887	-9.85	-7.42	26.35
TOTAL		612,733	669,886	717,330	738,097	754,042	9.33	7.08	2.16
Assets									
1 LIQUID FUNDS		69,497	64,562	56,513	49,384	54,762	-7.10	-12.47	10.89
a. Cash Balance		7,505	7,574	7,022	7,171	7,372	0.92	-7.29	2.81
Nepalese Notes & Coins		7,383	7,341	6,788	6,711	6,940	-0.56	-7.53	3.41
Foreign Currency		123	233	234	460	433	89.75	0.30	-5.93
b. Bank Balance		24,830	28,785	29,706	30,619	36,081	15.93	3.20	17.84
1. In Nepal Rastra Bank		13,435	20,033	23,445	24,342	26,115	49.11	17.03	7.28
2. "A"Class Licensed Institution		6,642	7,521	5,775	5,776	9,146	13.25	-23.21	58.35
3. Other Financial Ins.		4,752	1,228	483	496	815	-74.15	-60.67	64.23
4. In Foreign banks		2	2	2	5	5	0.00	0.00	0.00
c. Money at Call		37,162	28,203	19,786	11,594	11,308	-24.11	-29.85	-2.46
2 INVESTMENTS		68,793	91,763	114,973	110,025	118,004	33.39	25.29	7.25
a. Govt. Securities		68,793	90,725	92,535	86,232	86,899	31.88	2.00	0.77
b. Others		-	1,038	22,438	23,793	31,105	0.00	2061.03	30.73
3 SHARE & OTHER INVESTMENT		8,446	8,504	9,159	10,876	11,053	0.69	7.70	1.63
4 LOANS & ADVANCES									
(Including Bills Purchased)		444,934	471,886	501,432	520,255	526,613	6.06	6.26	1.22
4.1 LOANS & ADVANCES		444,934	471,886	501,432	520,255	526,613	6.06	6.26	1.22
a. Private Sector		386,815	451,918	476,949	497,878	504,466	16.83	5.54	1.32
b. Financial Institutions		58,120	19,964	24,480	22,377	22,147	-65.65	22.62	-1.03
c. Government Organizations		-	3	3	-	-	0.00	0.00	0.00
4.2 BILLS PURCHASED		-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS		-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS		6,410	8,845	9,710	10,755	11,173	38.00	9.78	3.89
7 OTHER ASSETS		13,338	21,777	22,172	31,602	26,828	63.27	1.81	-15.10
a. Accrued Interests		7,075	14,549	13,386	17,776	13,661	105.63	-8.00	-23.15
b. Others		6,263	7,228	8,787	13,825	13,168	15.42	21.56	-4.76
8 Expenses not Written off		-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets		1,258	2,269	3,369	4,163	4,687	80.40	48.51	12.60
10 Reconciliation Account		0	0	-	10	10	0.00	-100.00	-3.37
11 Profit & Loss A/c		56	279	-	1,029	911	397.67	-100.00	-11.49
TOTAL		612,733	669,886	717,330	738,097	754,042	9.33	7.08	2.16

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	17,861	19,031	18,083	17,528	17,470	6.55	-4.98	-0.33
a. Paid-up Capital	14,700	14,988	15,217	15,271	15,300	1.96	1.53	0.19
b. Statutory Reserves	3,459	3,775	3,796	3,935	4,011	9.13	0.55	1.95
c. Retained Earning	(4,408)	(5,098)	(6,751)	(8,952)	(8,645)	15.66	32.41	-3.44
d. Others Reserves	4,110	5,367	5,821	7,275	6,803	30.59	8.46	-6.49
2 BORROWINGS	12,092	2,546	948	1,249	1,248	-78.94	-62.77	-0.08
a. NRB	9,957	49	-	-	-	-99.51	-100.00	0.00
b. "A"Class Licensed Institution	1,188	1,550	-	-	-	30.49	-100.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	947	948	948	1,249	1,248	0.06	0.01	-0.08
3 DEPOSITS	104,528	113,422	128,603	127,166	131,444	8.51	13.38	3.36
a. Current	1,878	1,419	1,609	1,411	1,971	-24.42	13.35	39.67
b. Savings	19,854	19,745	25,477	30,502	31,448	-0.55	29.03	3.10
c. Fixed	71,743	80,525	90,293	84,538	85,822	12.24	12.13	1.52
d. Call Deposits	9,558	10,110	10,041	10,637	12,135	5.77	-0.69	14.09
e. Others	1,496	1,622	1,184	78	68	8.47	-27.02	-12.36
4 Bills Payable	0	2	1	0	0	382.93	-74.24	-28.95
5 Other Liabilities	16,607	19,097	23,043	27,011	25,128	14.99	20.66	-6.97
1. Loan Loss Provision	5,486	6,634	9,373	11,769	10,780	20.91	41.29	-8.40
2. Interest Suspense a/c	8,165	8,930	10,140	10,849	10,755	9.36	13.56	-0.87
3. Others	2,955	3,533	3,529	4,394	3,593	19.56	-0.10	-18.23
6 Reconciliation A/c	(4)	1	2	2	28	-125.50	105.88	1181.11
7 Profit & Loss A/c	957	1,073	633	681	1,266	12.19	-41.03	86.02
TOTAL	152,040	155,172	171,311	173,637	176,585	2.06	10.40	1.70
Assets								
1 LIQUID FUNDS	19,655	18,596	18,804	15,447	17,746	-5.39	1.12	14.88
a. Cash Balance	1,588	1,706	1,481	1,343	1,317	7.42	-13.18	-1.98
Nepalese Notes & Coins	1,588	1,706	1,481	1,343	1,317	7.42	-13.17	-1.98
Foreign Currency	0	0	0	0	0	116.67	-76.92	0.00
b. Bank Balance	9,906	8,849	8,125	7,444	9,008	-10.68	-8.18	21.01
1. In Nepal Rastra Bank	3,414	5,115	5,544	5,620	6,359	49.79	8.39	13.14
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,414	2,060	-49.85	-28.20	45.70
3. Other Financial Ins.	2,058	1,510	984	410	590	-26.60	-34.83	43.79
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,160	8,041	9,198	6,660	7,421	-1.46	14.38	11.44
2 INVESTMENTS	22,186	20,140	25,547	25,691	25,223	-9.22	26.85	-1.82
a. Govt. Securities	22,186	20,140	22,447	14,889	14,944	-9.22	11.45	0.37
b. Others	-	-	3,100	10,801	10,278	0.00	0.00	-4.84
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	4,842	4,748	52.20	-11.13	-1.94
4 LOANS & ADVANCES	86,303	92,931	99,691	101,922	104,182	7.68	7.27	2.22
(Including Bills Purchased)	86,303	92,931	99,691	101,922	104,182	7.68	7.27	2.22
4.1 LOANS & ADVANCES	86,303	92,931	99,691	101,922	104,182	7.68	7.27	2.22
a. Private Sector	81,645	86,325	93,861	99,784	101,116	5.73	8.73	1.33
b. Financial Institutions	4,658	6,602	5,826	2,138	3,066	41.72	-11.75	43.42
c. Government Organizations	-	4	4	-	-	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	2,771	3,336	3,480	4,195	4,123	20.41	4.30	-1.70
7 OTHER ASSETS	17,646	14,125	17,436	18,283	16,901	-19.95	23.44	-7.56
a. Accrued Interests	15,306	11,697	13,651	14,616	13,118	-23.58	16.70	-10.25
b. Others	2,340	2,428	3,785	3,666	3,783	3.76	55.93	3.18
8 Expenses not Written off	-	1	1	-	0	0.00	10.81	0.00
9 Non Banking Assets	599	1,114	1,964	2,747	3,091	85.87	76.36	12.52
10 Reconciliation Account	(0)	3	3	35	0	-1440.91	1.02	-99.58
11 Profit & Loss A/c	6	551	497	475	571	8462.36	-9.74	19.99
TOTAL	152,040	155,172	171,311	173,637	176,585	2.06	10.40	1.70

Profit and Loss Statement of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	330,008	429,253	455,987	320,927	350,266	30.07	6.23	9.14
1.1 Deposit Liabilities	305,976	402,421	431,908	301,281	328,104	31.52	7.33	8.90
1.1.1 Saving A/c	76,032	88,065	79,278	69,322	77,164	15.83	-9.98	11.31
1.1.2 Fixed A/c	223,748	305,845	344,566	225,841	244,252	36.69	12.66	8.15
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	8,395	9,062	92.36	-12.13	7.94
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	21,944	23,655	20.83	-6.86	7.80
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	78,411	84,612	7.73	15.30	7.91
1.1.2.4 Above 1 Year	81,297	138,814	166,377	117,091	126,923	70.75	19.86	8.40
1.1.3 Call Deposit	6,111	8,461	8,034	6,089	6,655	38.45	-5.04	9.31
1.1.4 Certificate of Deposits	85	51	30	30	32	-39.74	-41.40	9.85
1.2 Others	24,032	26,832	24,079	19,646	22,163	11.65	-10.26	12.81
2 Commission/Fee Expense	3,121	4,228	4,635	5,124	5,627	35.49	9.61	9.82
3 Employees Expenses	53,727	55,126	63,661	60,239	68,118	2.60	15.48	13.08
4 Office Operating Expenses	38,326	38,127	43,010	38,615	43,468	-0.52	12.81	12.57
5 Exchange Fluctuation Loss	105	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	34	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	369	499	926	902	552	35.07	85.74	-38.85
7. Provision for Risk	25,497	65,952	85,515	85,525	89,979	158.67	29.66	5.21
7.1 Loan loss Provision	25,367	65,818	85,205	85,460	89,474	159.46	29.46	4.70
7.1.1 General Loan loss Provision	12,849	17,473	26,227	30,206	23,367	35.98	50.11	-22.64
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	16,615	14,567	18.37	31.70	-12.33
7.1.1.2 Watch List Provision	3,976	6,969	12,394	13,591	8,800	75.28	77.85	-35.25
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	53,926	65,706	277.53	23.05	21.84
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	1,327	401	529.87	4.11	-69.77
7.2. Provision for Non-Banking Assets	13	89	153	39	3	563.22	72.55	-92.40
7.3. Provision for Loss on Investment	98	16	31	27	-	-83.24	88.57	-100.00
7.4. Provision for Loss of Other Assets	19	29	127	0	502	54.74	336.07	5023800.00
8 Loan Written Off	1,607	2,823	4,026	6,174	8,709	75.65	42.60	41.06
9 Provision for Staff Bonus	11,766	10,407	10,642	9,198	11,757	-11.55	2.26	27.82
10 Provision for Income Tax	34,273	32,840	33,085	28,099	35,956	-4.18	0.75	27.96
11 Others	7	79	165	146	8	1054.16	108.98	-94.53
12 Net Profit	83,438	77,771	70,918	60,249	78,796	-6.79	-8.81	30.78
TOTAL EXPENSES	582,244	717,106	772,570	615,198	693,236	23.16	7.73	12.69
Income								
1. Interest Income	509,366	641,877	674,109	514,400	567,194	26.01	5.02	10.26
1.1. On Loans and Advance	464,186	572,265	588,296	437,725	480,770	23.28	2.80	9.83
1.2. On Investment	38,306	57,477	66,519	59,092	64,883	50.05	15.73	9.80
1.2.1 Government Bonds	35,010	53,207	59,980	51,354	56,244	51.98	12.73	9.52
1.2.2 Foreign Bonds	341	228	499	439	477	-33.10	118.51	8.76
1.2.3 NRB Bonds	343	558	960	2,500	2,858	62.57	72.14	14.31
1.2.4 Deventure & Bonds	2,612	3,484	5,079	4,799	5,304	33.40	45.80	10.53
1.3 Agency Balance	174	1,430	1,423	1,601	1,790	721.81	-0.48	11.79
1.4 On Call Deposit	1,460	2,428	3,840	3,484	3,930	66.34	58.14	12.78
1.5 Others	5,239	8,276	14,031	12,498	15,821	57.97	69.53	26.59
2. Comission & Discount	27,259	29,086	35,259	34,879	39,774	6.70	21.23	14.03
2.1 Bills Purchase & Discount	310	206	397	354	415	-33.51	92.78	17.17
2.2 Comission	22,861	22,065	27,596	26,399	30,363	-3.49	25.07	15.02
2.3 Others	4,088	6,815	7,267	8,126	8,996	66.72	6.63	10.70
3 Income From Exchange Fluctuation	8,121	5,553	6,369	8,710	9,627	-31.62	14.70	10.53
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(507)	787	-19.43	-137.56	-255.27
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	9,216	8,840	-33.39	41.42	-4.08
4 Other Operating Income	12,504	11,095	10,946	10,687	13,321	-11.27	-1.35	24.65
5 Non Operating Income	3,584	1,971	1,866	2,559	3,167	-45.00	-5.36	23.76
6 Provision Written Back	20,530	27,558	43,240	42,100	58,456	34.23	56.90	38.85
7 Recovery from Written off Loan	669	245	285	367	406	-63.34	16.44	10.54
8 Income from Extra Ordinary Expenses	156	(1,060)	12	20	25	-780.07	-101.13	20.20
9 Net Loss	56	780	485	1,476	1,268	1290.09	-37.87	-14.06
TOTAL INCOME	582,244	717,106	772,570	615,198	693,236	23.16	7.73	12.69

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	284,750	364,419	396,012	280,907	306,738	27.98	8.67	9.20
1.1 Deposit Liabilities	262,357	339,229	372,863	262,033	285,480	29.30	9.91	8.95
1.1.1 Saving A/c	67,417	77,696	70,894	61,395	68,372	15.25	-8.76	11.36
1.1.2 Fixed A/c	189,890	254,527	294,989	195,240	211,213	34.04	15.90	8.18
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	6,733	7,301	100.87	2.52	8.44
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	18,216	19,660	16.08	-3.71	7.93
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	65,168	70,335	4.89	19.54	7.93
1.1.2.4 Above 1 Year	75,530	125,810	150,210	105,124	113,916	66.57	19.39	8.36
1.1.3 Call Deposit	4,966	6,963	6,951	5,368	5,863	40.23	-0.18	9.23
1.1.4 Certificate of Deposits	85	43	30	30	32	-49.63	-29.89	9.85
1.2 Others	22,393	25,190	23,148	18,874	21,257	12.49	-8.10	12.63
2 Commission/Fee Expense	3,057	4,099	4,524	5,039	5,521	34.08	10.37	9.56
3 Employees Expenses	47,172	47,816	55,898	53,133	60,031	1.37	16.90	12.98
4 Office Operating Expenses	33,086	32,261	37,062	33,271	37,155	-2.49	14.88	11.67
5 Exchange Fluctuation Loss	104	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	33	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operating Expenses	312	462	890	873	480	48.10	92.56	-44.99
7. Provision for Risk	21,637	57,437	74,107	72,266	74,263	165.46	29.02	2.76
7.1 Loan loss Provision	21,538	57,424	74,018	72,227	74,000	166.62	28.90	2.45
7.1.1 General Loan loss Provision	11,093	15,606	23,763	27,053	21,131	40.69	52.27	-21.89
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	15,544	13,316	27.84	35.89	-14.33
7.1.1.2 Watch List Provision	3,468	5,858	10,517	11,509	7,815	68.93	79.51	-32.09
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	44,089	52,532	291.76	20.98	19.15
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	1,085	336	502.06	7.85	-68.99
7.2. Provision for Non-Banking Assets	-	0	55	12	3	0.00	0.00	-75.23
7.3. Provision for Loss on Investment	95	13	31	27	-	-85.92	130.40	-100.00
7.4. Provision for Loss of Other Assets	3	0	3	-	260	-99.42	14200.00	0.00
8 Loan Written Off	1,489	2,602	3,786	6,071	8,241	74.70	45.50	35.74
9 Provision for Staff Bonus	10,673	9,462	9,671	8,219	10,611	-11.34	2.21	29.11
10 Provision for Income Tax	30,803	29,784	29,989	25,486	32,801	-3.31	0.69	28.71
11 Others	7	72	165	146	8	969.44	128.52	-94.53
12 Net Profit	74,801	70,037	64,153	53,973	71,511	-6.37	-8.40	32.49
TOTAL EXPENSES	507,892	618,452	676,255	539,385	607,360	21.77	9.35	12.60
Income								
1. Interest Income	442,405	551,682	588,736	450,795	497,588	24.70	6.72	10.38
1.1. On Loans and Advance	402,230	490,121	511,556	380,805	418,637	21.85	4.37	9.93
1.2. On Investment	34,586	51,290	59,590	53,465	58,749	48.30	16.18	9.88
1.2.1 Government Bonds	31,700	47,873	53,733	45,965	50,369	51.02	12.24	9.58
1.2.2 Foreign Bonds	341	228	499	439	477	-33.10	118.51	8.76
1.2.3 NRB Bonds	1	2	635	2,345	2,687	118.27	27870.93	14.60
1.2.4 Deventure & Bonds	2,544	3,187	4,724	4,716	5,215	25.26	48.24	10.58
1.3 Agency Balance	171	1,430	1,420	1,590	1,778	738.03	-0.73	11.82
1.4 On Call Deposit	673	1,367	3,245	3,217	3,605	103.20	137.42	12.05
1.5 Others	4,745	7,475	12,925	11,718	14,820	57.53	72.91	26.47
2. Comission & Discount	25,927	27,763	33,790	33,221	37,791	7.08	21.71	13.75
2.1 Bills Purchase & Discount	310	206	397	354	415	-33.51	92.78	17.17
2.2 Comission	21,943	21,250	26,721	25,607	29,341	-3.16	25.75	14.58
2.3 Others	3,674	6,307	6,671	7,260	8,035	71.64	5.78	10.66
3 Income From Exchange Fluctuation	8,083	5,468	6,294	8,606	9,516	-32.36	15.12	10.58
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(520)	773	-20.55	-138.79	-248.69
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	9,126	8,743	-34.08	42.15	-4.20
4 Other Operating Income	10,325	9,218	8,654	8,532	10,711	-10.71	-6.12	25.55
5 Non Operating Income	3,087	1,760	1,370	2,135	2,668	-42.99	-22.15	24.96
6 Provision Written Back	17,299	23,391	37,139	35,740	48,685	35.22	58.78	36.22
7 Recovery from Written off Loan	611	231	271	350	392	-62.25	17.32	11.81
8 Income from Extra Ordinary Expenses	156	(1,060)	1	7	10	-780.39	-100.14	50.15
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	539,385	607,360	21.77	9.35	12.60

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	37,191	53,217	48,793	31,782	34,593	43.09	-8.31	8.84
1.1 Deposit Liabilities	35,908	52,034	47,947	31,089	33,777	44.91	-7.85	8.64
1.1.1 Saving A/c	7,117	8,737	6,896	6,671	7,413	22.77	-21.07	11.12
1.1.2 Fixed A/c	27,825	42,073	40,214	23,847	25,736	51.21	-4.42	7.92
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	1,397	1,472	89.95	-30.90	5.43
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	3,021	3,229	43.05	-21.05	6.87
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	10,473	11,301	19.71	-3.67	7.90
1.1.2.4 Above 1 Year	3,944	9,226	12,112	8,956	9,734	133.90	31.28	8.69
1.1.3 Call Deposit	967	1,215	836	572	628	25.67	-31.15	9.83
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	693	816	-7.75	-28.48	17.70
2 Commission/Fee Expense	63	120	103	78	96	90.32	-14.54	23.41
3 Employees Expenses	5,225	5,838	6,202	5,626	6,432	11.72	6.23	14.34
4 Office Operating Expenses	4,096	4,617	4,704	4,249	4,966	12.72	1.89	16.88
5 Exchange Fluctuation Loss	1	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	1	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	30	31	25	13	18	4.25	-18.97	33.68
7. Provision for Risk	3,329	7,125	9,415	11,197	14,054	114.07	32.13	25.52
7.1 Loan loss Provision	3,301	7,064	9,268	11,170	13,812	114.01	31.20	23.65
7.1.1 General Loan loss Provision	1,459	1,606	2,077	2,860	2,143	10.08	29.33	-25.05
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	1,005	1,248	-42.00	-35.03	24.19
7.1.1.2 Watch List Provision	431	1,010	1,689	1,855	895	134.32	67.34	-51.74
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	8,124	11,643	190.81	33.39	43.32
7.1.3 Additional Loan Loss Provision	2	106	52	186	25	5769.61	-50.90	-86.41
7.2. Provision for Non-Banking Assets	10	31	23	27	-	206.92	-24.12	-100.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.73	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	242	81.93	343.64	0.00
8 Loan Written Off	36	150	148	53	255	313.67	-1.34	383.15
9 Provision for Staff Bonus	987	844	868	869	961	-14.54	2.88	10.62
10 Provision for Income Tax	3,010	2,604	3,011	2,368	2,628	-13.51	15.63	11.01
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	5,469	6,050	-11.18	-4.23	10.62
TOTAL EXPENSES	60,939	80,737	79,197	61,703	70,053	32.49	-1.91	13.53
Income								
1. Interest Income	55,444	74,528	70,425	51,931	56,897	34.42	-5.51	9.56
1.1. On Loans and Advance	51,703	68,237	63,418	46,495	50,838	31.98	-7.06	9.34
1.2. On Investment	2,732	4,790	5,607	4,653	5,055	75.32	17.05	8.64
1.2.1 Government Bonds	2,485	4,352	5,401	4,639	5,039	75.15	24.11	8.62
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	14	16	76.65	-53.19	14.94
1.2.4 Deventure & Bonds	1	2	2	0	0	195.24	-20.97	0.00
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	139	174	28.13	-53.14	25.58
1.5 Others	403	725	1,037	644	830	79.68	43.00	28.91
2. Comission & Discount	1,051	1,030	1,171	1,333	1,576	-1.99	13.73	18.20
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	608	801	-20.36	13.91	31.69
2.3 Others	317	446	506	725	775	40.47	13.50	6.89
3 Income From Exchange Fluctuation	38	85	74	104	111	125.49	-12.63	7.02
3.1 Due to Change in Exchange Rate	1	12	5	13	13	1211.70	-56.45	0.22
3.2 Due to Foreign Currency Trans.	37	73	69	90	98	97.80	-5.21	8.02
4 Other Operating Income	1,684	1,601	1,916	1,671	2,033	-4.90	19.65	21.64
5 Non Operating Income	219	114	278	264	295	-48.03	144.51	11.66
6 Provision Written Back	2,407	3,135	5,325	5,368	8,223	30.26	69.88	53.18
7 Recovery from Written off Loan	41	9	8	3	7	-78.36	-12.23	148.12
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	1,029	911	318.71	-100.00	-11.49
TOTAL INCOME	60,939	80,737	79,197	61,703	70,053	32.49	-1.91	13.53

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	8,067	11,618	11,182	8,238	8,936	44.02	-3.75	8.47
1.1 Deposit Liabilities	7,710	11,159	11,098	8,159	8,846	44.72	-0.55	8.43
1.1.1 Saving A/c	1,498	1,631	1,488	1,256	1,380	8.85	-8.75	9.85
1.1.2 Fixed A/c	6,033	9,245	9,363	6,754	7,303	53.24	1.27	8.12
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	266	288	30.29	-41.26	8.30
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	707	766	30.63	5.13	8.32
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	2,770	2,975	29.56	4.16	7.41
1.1.2.4 Above 1 Year	1,823	3,778	4,055	3,011	3,274	107.21	7.32	8.72
1.1.3 Call Deposit	179	283	247	149	164	58.07	-12.70	10.26
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	80	90	28.87	-81.57	12.91
2 Commission/Fee Expense	1	9	8	7	10	1093.67	-13.47	48.32
3 Employees Expenses	1,329	1,472	1,562	1,480	1,655	10.73	6.09	11.82
4 Office Operating Expenses	1,143	1,249	1,244	1,095	1,347	9.22	-0.36	23.02
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	27	5	11	15	53	-80.63	112.19	245.75
7. Provision for Risk	532	1,389	1,993	2,062	1,662	161.22	43.48	-19.38
7.1 Loan loss Provision	528	1,330	1,919	2,062	1,662	151.78	44.23	-19.39
7.1.1 General Loan loss Provision	298	261	388	294	93	-12.48	48.67	-68.43
7.1.1.1 Pass Loan Loss Provision	221	160	199	67	3	-27.62	24.79	-95.44
7.1.1.2 Watch List Provision	77	101	188	227	90	30.77	86.43	-60.54
7.1.2 Special Loan Loss Provision	228	1,033	1,531	1,712	1,530	352.32	48.16	-10.63
7.1.3 Additional Loan Loss Provision	2	36	-	56	40	1738.07	-100.00	-29.54
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1618.99	29.14	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	0	0	0.00	-100.00	100.00
8 Loan Written Off	81	71	92	50	212	-13.01	29.24	327.65
9 Provision for Staff Bonus	106	101	102	110	184	-4.38	1.18	67.32
10 Provision for Income Tax	460	452	86	246	527	-1.75	-81.03	114.25
11 Others	0	7	1	-	-	5716.67	-92.69	0.00
12 Net Profit	1,666	1,543	836	806	1,235	-7.40	-45.80	53.25
TOTAL EXPENSES	13,413	17,917	17,117	14,109	15,823	33.58	-4.46	12.14
Income								
1. Interest Income	11,517	15,666	14,947	11,675	12,708	36.03	-4.59	8.85
1.1. On Loans and Advance	10,253	13,907	13,322	10,426	11,295	35.64	-4.21	8.34
1.2. On Investment	988	1,397	1,322	973	1,079	41.42	-5.42	10.88
1.2.1 Government Bonds	826	983	847	750	836	19.00	-13.87	11.52
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	142	155	25.54	1.39	9.42
1.2.4 Deventure & Bonds	67	295	354	82	88	341.45	20.03	7.51
1.3 Agency Balance	3	-	3	11	12	-100.00	0.00	7.68
1.4 On Call Deposit	181	285	231	128	151	57.26	-19.03	17.36
1.5 Others	91	76	69	136	171	-15.93	-9.42	25.23
2. Comission & Discount	281	293	299	325	407	4.51	1.91	25.43
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	184	221	24.94	-9.28	19.95
2.3 Others	96	63	90	140	186	-34.69	42.98	32.63
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	496	276	376	484	576	-44.38	36.26	19.12
5 Non Operating Income	278	98	218	160	205	-64.92	122.96	27.72
6 Provision Written Back	825	1,033	776	992	1,548	25.20	-24.87	56.08
7 Recovery from Written off Loan	16	6	7	14	6	-66.22	25.64	-52.33
8 Income from Extra Ordinary Expenses	-	1	10	14	15	0.00	1994.00	5.93
9 Net Loss	-	545	485	447	358	0.00	-11.09	-19.96
TOTAL INCOME	13,413	17,917	17,117	14,109	15,823	33.58	-4.46	12.14

Statement of Loans and Advances of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	336,187	369,627	363,887	364,806	356,370	9.95	-1.55	-2.31
Fishery Related	13,234	15,012	16,213	16,620	16,261	13.44	8.00	-2.16
Mining Related	8,789	11,789	11,898	11,873	11,755	34.13	0.92	-1.00
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	931,908	929,124	6.63	9.61	-0.30
Construction	190,196	203,379	207,710	234,748	231,369	6.93	2.13	-1.44
Electricity,Gas and Water	246,839	307,457	376,015	437,432	445,617	24.56	22.30	1.87
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	75,038	73,073	-3.00	-0.02	-2.62
Transport, Communication and Public Utilities	100,909	98,130	88,555	82,294	83,318	-2.75	-9.76	1.24
Wholesaler & Retailer	947,619	983,500	999,438	1,051,044	1,033,161	3.79	1.62	-1.70
Finance, Insurance and Real Estate	375,243	365,559	396,355	428,295	440,738	-2.58	8.42	2.91
Tourism Service**	200,494	211,160	231,556	253,952	257,021	5.32	9.66	1.21
Other Services	192,913	196,597	201,661	217,166	222,298	1.91	2.58	2.36
Consumption Loans	867,483	926,138	1,013,605	1,124,169	1,151,709	6.76	9.44	2.45
Local Government	1,125	1,127	1,218	1,230	1,234	0.12	8.14	0.30
Others	421,635	337,541	331,052	333,666	338,556	-19.94	-1.92	1.47
TOTAL	4,709,039	4,879,851	5,167,173	5,564,242	5,591,604	3.63	5.89	0.49
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	2,029,703	2,067,510	31.98	22.25	1.86
Overdraft	718,773	230,782	124,431	107,913	111,286	-67.89	-46.08	3.13
Cash Credit Loan	-	516,456	648,712	653,331	650,654	0.00	25.61	-0.41
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	134,392	125,187	-6.19	12.58	-6.85
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	855,039	821,004	-13.20	-17.58	-3.98
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	410,045	417,612	3.23	10.98	1.85
Real Estate Loan	228,255	249,588	268,158	277,716	275,962	9.35	7.44	-0.63
Margin Nature Loan	80,508	76,535	90,093	128,660	140,702	-4.93	17.71	9.36
Hire Purchase Loan	157,162	159,216	124,102	130,932	128,681	1.31	-22.05	-1.72
Deprived Sector Loan	335,623	308,356	312,186	287,093	296,260	-8.12	1.24	3.19
Bills Purchased	3,130	4,271	7,815	11,483	12,372	36.46	82.99	7.74
Other Product	558,470	452,502	465,365	537,934	544,374	-18.97	2.84	1.20
Total	4,709,039	4,879,851	5,167,173	5,564,242	5,591,604	3.63	5.89	0.49
Collateral wise								
Gold and Silver	52,782	55,533	58,489	80,230	83,287	5.21	5.32	3.81
Government Securities	783	3,239	3,160	4,620	4,606	313.70	-2.43	-0.32
Non Governmental Securities	61,272	58,566	81,671	119,740	131,074	-4.42	39.45	9.47
Fixed Deposit Receipts	64,221	58,120	41,599	37,860	40,045	-9.50	-28.43	5.77
Own	64,006	57,887	41,348	37,580	33,779	-9.56	-28.57	-10.12
Other Licences Institutions	215	233	252	280	6,267	8.61	7.79	2138.68
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,937,863	4,941,355	4.82	7.13	0.07
Fixed Assets	3,538,076	3,749,324	3,938,300	4,129,100	4,132,041	5.97	5.04	0.07
Current Assets	578,047	565,372	684,244	808,764	809,314	-2.19	21.03	0.07
Against security of Bill	19,623	37,183	35,589	51,028	51,517	89.48	-4.29	0.96
Domestic Bills	880	771	1,112	2,281	5,629	-12.36	44.28	146.77
Foreign Bills	18,744	36,412	34,477	48,747	45,887	94.26	-5.31	-5.87
Against Guarantee	195,088	195,038	199,590	184,929	197,228	-0.03	2.33	6.65
Government Guarantee	2,307	3,129	3,145	3,368	3,151	35.67	0.49	-6.45
Institutional Guarantee	136,841	127,020	147,144	136,982	148,915	-7.18	15.84	8.71
Personal Guarantee	37,037	41,125	32,724	32,117	31,948	11.04	-20.43	-0.52
Collective Guarantee	7,418	7,239	3,388	1,345	1,203	-2.41	-53.19	-10.57
International Rated Foreign Bank's Guarantee	1,509	455	252	123	129	-69.84	-44.69	4.43
Other Guarantee	9,977	16,069	12,937	10,993	11,882	61.06	-19.49	8.08
Credit Card	3,521	4,528	5,678	6,490	6,223	28.59	25.41	-4.12
Others	195,625	152,948	118,852	141,481	136,269	-21.82	-22.29	-3.68
Total	4,709,039	4,879,851	5,167,173	5,564,242	5,591,604	3.63	5.89	0.49

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	299,987	330,086	323,942	326,895	318,651	10.03	-1.86	-2.52
Fishery Related	11,666	13,237	14,394	14,943	14,575	13.47	8.74	-2.46
Mining Related	8,386	11,383	11,554	11,459	11,353	35.73	1.50	-0.92
Agriculture, Forestry, Bevarage & Non Food Production Related*	703,432	749,504	823,518	896,275	893,175	6.55	9.88	-0.35
Construction	154,723	167,502	182,860	207,798	204,009	8.26	9.17	-1.82
Electricity,Gas and Water	239,756	298,869	365,248	423,917	432,239	24.66	22.21	1.96
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	72,228	70,217	-2.97	-0.91	-2.78
Transport, Communication and Public Utilities	82,970	83,643	77,219	71,386	72,590	0.81	-7.68	1.69
Wholesaler & Retailer	866,464	896,414	910,162	963,565	946,091	3.46	1.53	-1.81
Finance, Insurance and Real Estate	315,353	306,730	321,327	356,771	367,855	-2.73	4.76	3.11
Tourism Service**	175,638	182,269	199,049	218,459	220,201	3.78	9.21	0.80
Other Services	177,350	178,117	181,572	196,014	200,279	0.43	1.94	2.18
Consumption Loans	757,464	768,478	841,225	937,179	960,879	1.45	9.47	2.53
Local Government	1,081	1,082	1,176	1,188	1,187	0.03	8.74	-0.08
Others	311,215	260,185	248,572	246,746	249,845	-16.40	-4.46	1.26
TOTAL	4,175,443	4,315,377	4,569,076	4,944,824	4,963,146	3.35	5.88	0.37
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,782,801	1,816,132	32.48	22.75	1.87
Overdraft	619,856	164,141	92,020	84,078	86,617	-73.52	-43.94	3.02
Cash Credit Loan	-	493,597	587,956	588,571	585,274	0.00	19.12	-0.56
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	134,392	125,187	-6.28	12.59	-6.85
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	836,848	803,001	-14.19	-16.44	-4.04
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	326,726	332,053	0.08	13.16	1.63
Real Estate Loan	199,641	217,964	224,656	232,372	230,937	9.18	3.07	-0.62
Margin Nature Loan	64,819	58,679	70,345	106,186	116,809	-9.47	19.88	10.00
Hire Purchase Loan	131,340	138,262	106,860	115,070	113,080	5.27	-22.71	-1.73
Deprived Sector Loan	279,646	262,365	267,360	247,867	256,784	-6.18	1.90	3.60
Bills Purchased	3,130	4,271	7,815	11,483	12,372	36.46	82.99	7.74
Other Product	481,430	385,119	398,673	478,430	484,899	-20.01	3.52	1.35
Total	4,175,443	4,315,377	4,569,076	4,944,824	4,963,146	3.35	5.88	0.37
Collateral wise								
Gold and Silver	47,816	50,575	53,423	74,098	76,977	5.77	5.63	3.89
Government Securities	722	3,200	3,160	4,620	4,606	343.23	-1.23	-0.32
Non Governmental Securities	47,841	43,198	64,671	98,298	108,380	-9.71	49.71	10.26
Fixed Deposit Receipts	49,275	47,972	33,532	31,958	33,784	-2.64	-30.10	5.71
Own	49,060	47,738	33,283	31,679	27,523	-2.69	-30.28	-13.12
Other Licences Institutions	215	233	249	279	6,262	8.61	6.75	2143.96
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,399,586	4,396,202	4.34	7.25	-0.08
Fixed Assets	3,095,794	3,268,070	3,427,110	3,590,938	3,587,102	5.56	4.87	-0.11
Current Assets	577,997	565,333	684,086	808,648	809,100	-2.19	21.01	0.06
Against security of Bill	19,623	37,183	35,588	51,028	51,517	89.48	-4.29	0.96
Domestic Bills	880	771	1,112	2,281	5,629	-12.36	44.28	146.77
Foreign Bills	18,744	36,412	34,476	48,747	45,887	94.26	-5.32	-5.87
Against Guarantee	142,452	147,130	152,332	148,554	160,741	3.28	3.54	8.20
Government Guarantee	2,237	3,065	3,087	3,308	3,091	36.99	0.73	-6.57
Institutional Guarantee	106,032	97,518	112,985	110,188	121,561	-8.03	15.86	10.32
Personal Guarantee	21,700	27,919	22,293	23,871	24,003	28.66	-20.15	0.56
Collective Guarantee	1,103	2,186	813	194	192	98.29	-62.80	-0.83
International Rated Foreign Bank's Guarantee	1,509	455	252	123	129	-69.84	-44.69	4.43
Other Guarantee	9,870	15,986	12,901	10,871	11,765	61.96	-19.29	8.22
Credit Card	3,521	4,524	5,662	6,467	6,206	28.48	25.16	-4.04
Others	190,401	148,194	109,512	130,214	124,733	-22.17	-26.10	-4.21
Total	4,175,443	4,315,377	4,569,076	4,944,824	4,963,146	3.35	5.88	0.37

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	29,913	32,930	33,225	30,710	30,558	10.09	0.89	-0.50
Fishery Related	1,341	1,523	1,523	1,324	1,321	13.56	0.06	-0.26
Mining Related	302	321	239	318	306	6.26	-25.50	-3.80
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,206	29,095	30,311	31,309	31,394	11.03	4.18	0.27
Construction	31,622	32,104	20,936	23,588	24,064	1.52	-34.79	2.02
Electricity,Gas and Water	6,488	7,578	9,835	13,084	12,965	16.80	29.77	-0.91
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,053	2,054	1.11	22.35	0.03
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,345	8,127	-20.55	-20.49	-2.61
Wholesaler & Retailer	68,458	73,242	74,853	73,260	73,112	6.99	2.20	-0.20
Finance, Insurance and Real Estate	47,742	46,985	61,373	59,152	59,585	-1.58	30.62	0.73
Tourism Service**	20,443	24,215	27,181	30,583	31,978	18.45	12.25	4.56
Other Services	13,088	15,561	17,064	17,734	18,380	18.89	9.66	3.64
Consumption Loans	81,687	128,117	142,214	154,516	158,224	56.84	11.00	2.40
Local Government	8	9	6	7	12	12.09	-31.37	68.18
Others	98,812	66,870	68,896	71,553	72,119	-32.33	3.03	0.79
TOTAL	441,783	471,382	498,615	517,536	524,199	6.70	5.78	1.29
Productwise								
Term Loan	130,209	167,740	199,355	216,346	220,267	28.82	18.85	1.81
Overdraft	87,233	59,343	28,465	19,154	19,982	-31.97	-52.03	4.32
Cash Credit Loan	-	19,124	52,999	57,252	57,854	0.00	177.14	1.05
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	12,527	12,531	37.47	-62.74	0.03
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	68,675	70,682	18.35	0.62	2.92
Real Estate Loan	18,717	21,884	33,368	33,578	33,340	16.92	52.48	-0.71
Margin Nature Loan	11,773	14,165	15,594	18,408	19,541	20.31	10.09	6.16
Hire Purchase Loan	21,814	17,352	13,990	12,499	12,233	-20.45	-19.38	-2.13
Deprived Sector Loan	49,167	40,153	38,068	34,969	33,924	-18.33	-5.19	-2.99
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	44,128	43,844	-12.11	0.33	-0.64
Total	441,783	471,382	498,615	517,536	524,199	6.70	5.78	1.29
Collateral wise								
Gold and Silver	3,982	3,931	3,936	5,274	5,493	-1.28	0.12	4.16
Government Securities	6	7	-	-	-	13.90	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	18,324	19,450	16.05	10.29	6.14
Fixed Deposit Receipts	12,219	8,314	6,702	4,595	4,901	-31.96	-19.39	6.66
Own	12,219	8,314	6,700	4,595	4,896	-31.96	-19.42	6.56
Other Licences Institutions	-	-	2	-	5	0.00	0.00	0.00
Collateral of Properties	367,503	403,350	430,261	450,843	456,190	9.75	6.67	1.19
Fixed Assets	367,493	403,343	430,127	450,743	456,085	9.76	6.64	1.19
Current Assets	9	7	134	100	105	-27.57	1866.47	5.60
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	-	-	0.00	0.00	0.00
Against Guarantee	45,678	41,526	40,504	32,674	32,110	-9.09	-2.46	-1.73
Government Guarantee	29	25	18	21	21	-16.24	-28.80	-0.14
Institutional Guarantee	25,284	24,532	28,799	24,743	24,497	-2.97	17.40	-0.99
Personal Guarantee	13,999	11,873	9,086	6,642	6,469	-15.18	-23.48	-2.60
Collective Guarantee	6,314	5,052	2,575	1,151	1,011	-19.99	-49.04	-12.21
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	117	112	-13.88	-39.05	-4.44
Credit Card	-	4	16	23	17	0.00	343.53	-25.03
Others	1,654	1,785	3,446	5,804	6,039	7.93	93.07	4.04
Total	441,783	471,382	498,615	517,536	524,199	6.70	5.78	1.29

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6,287	6,611	6,720	7,200	7,161	5.15	1.66	-0.54
Fishery Related	227	253	296	353	365	11.20	17.05	3.44
Mining Related	101	85	105	96	96	-15.67	22.89	-0.55
Agriculture, Forestry, Bevarage & Non Food Production Related*	4,263	3,937	3,894	4,324	4,554	-7.65	-1.08	5.32
Construction	3,851	3,774	3,914	3,362	3,296	-2.02	3.72	-1.95
Electricity,Gas and Water	595	1,009	932	431	412	69.75	-7.62	-4.44
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	757	803	-14.88	32.87	6.07
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,564	2,602	-14.70	-25.82	1.47
Wholesaler & Retailer	12,697	13,844	14,423	14,219	13,958	9.04	4.18	-1.84
Finance, Insurance and Real Estate	12,149	11,844	13,655	12,372	13,297	-2.51	15.30	7.48
Tourism Service**	4,413	4,676	5,326	4,910	4,843	5.96	13.91	-1.37
Other Services	2,475	2,919	3,025	3,418	3,640	17.96	3.65	6.49
Consumption Loans	28,332	29,543	30,166	32,474	32,605	4.27	2.11	0.40
Local Government	36	36	36	36	36	0.00	0.06	0.00
Others	11,608	10,486	13,584	15,367	16,592	-9.67	29.54	7.98
TOTAL	91,813	93,091	99,482	101,882	104,259	1.39	6.86	2.33
Productwise				-				
Term Loan	18,225	22,909	26,667	30,557	31,111	25.70	16.40	1.82
Overdraft	11,684	7,297	3,946	4,680	4,687	-37.55	-45.92	0.14
Cash Credit Loan	-	3,735	7,757	7,508	7,526	0.00	107.67	0.24
Trust Receipt Loan/Import Loan	-	112	118	-	-	0.00	5.29	0.00
Short Term Working Capital/Demand Loan	6,555	6,531	6,729	5,664	5,472	-0.37	3.03	-3.39
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,644	14,877	17.57	10.09	1.59
Real Estate Loan	9,897	9,740	10,133	11,766	11,685	-1.58	4.04	-0.69
Margin Nature Loan	3,915	3,691	4,155	4,066	4,352	-5.73	12.55	7.02
Hire Purchase Loan	4,007	3,602	3,253	3,362	3,368	-10.11	-9.71	0.17
Deprived Sector Loan	6,811	5,838	6,758	4,258	5,552	-14.29	15.76	30.40
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	15,376	15,630	-13.69	-4.77	1.65
Total	91,813	93,091	99,482	101,882	104,259	1.39	6.86	2.33
Collateral wise								
Gold and Silver	983	1,027	1,131	858	816	4.48	10.08	-4.88
Government Securities	55	32	0	-	-	-41.42	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,118	3,244	7.90	12.00	4.07
Fixed Deposit Receipts	2,727	1,835	1,366	1,307	1,361	-32.73	-25.56	4.09
Own	2,727	1,835	1,365	1,306	1,360	-32.73	-25.59	4.10
Other Licences Institutions	-	-	1	1	1	0.00	0.00	-20.22
Collateral of Properties	74,829	77,944	81,087	87,435	88,963	4.16	4.03	1.75
Fixed Assets	74,789	77,912	81,063	87,418	88,854	4.18	4.04	1.64
Current Assets	40	32	24	16	109	-19.97	-26.17	559.28
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,959	6,382	6,754	3,701	4,378	-8.29	5.83	18.31
Government Guarantee	40	40	40	40	40	0.00	0.08	0.00
Institutional Guarantee	5,525	4,971	5,360	2,051	2,857	-10.03	7.84	39.32
Personal Guarantee	1,338	1,332	1,345	1,604	1,476	-0.42	0.98	-8.01
Collective Guarantee	1	0	0	0	0	-71.01	-30.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	5	5	-29.99	-78.84	-7.69
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,463	5,497	-16.84	98.48	0.62
Total	91,813	93,091	99,482	101,882	104,259	1.39	6.86	2.33

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,176.98	49,599.57	63,739.57	60,605.03	18,758.17	36,648.25	18,759.42	27,105.39	29,171.40	17,113.73	37,289.77	41,322.07	27,598.83
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	10,042.37	21,656.62	10,899.16	12,944.69	14,917.57	11,621.36	26,225.86	24,346.51	14,089.98
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,712.91	12,605.05	16,588.11	12,375.15	6,583.31	7,189.45	4,180.50	6,748.99	5,662.99	2,899.54	6,233.15	7,316.26	5,017.28
	e. Share Premium	-	-	-	-	-	-	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(449.09)	(3,513.21)	4,773.06	(5,693.23)	57.05	(7,441.53)	382.38	1,474.81	(2,648.31)	(359.80)	(2,794.02)	(1,111.59)	364.72
	g. Others Reserves Fund	15,219.14	24,870.36	15,321.41	19,794.51	2,075.43	15,243.71	3,297.38	5,698.42	11,239.16	2,921.76	7,624.77	10,770.89	8,126.86
2	BORROWINGS	3,495.58	5,060.00	10,307.11	12,784.00	3,100.00	8,048.80	8,251.51	7,704.59	12,752.26	8,317.50	15,376.00	8,368.63	17,822.32
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	1,100.00	-	700.00	-	-	1,100.80	-	1,000.00	-	820.13	-
	c. Foreign Banks and Fin. Ins.	-	-	-	2,744.00	-	-	-	0.18	-	2,064.00	1,376.00	548.49	5,759.04
	d. Other Financial Ins.	-	60.00	-	-	-	-	2,406.25	-	-	-	-	-	8.80
	e. Bonds and Securities	3,495.58	5,000.00	9,207.11	10,040.00	2,400.00	8,048.80	5,845.26	6,603.61	12,752.26	5,253.50	14,000.00	7,000.00	11,662.56
3	DEPOSITS	336,874.88	502,790.78	532,234.14	476,290.78	127,407.62	313,059.59	199,511.78	301,154.37	323,559.70	185,855.84	379,619.97	371,762.80	283,413.90
	a. Current	31,547.22	45,201.04	53,743.72	33,162.38	24,177.54	17,680.55	11,854.26	20,329.01	37,865.32	11,089.32	24,335.56	18,898.03	31,311.03
	Domestic	31,215.35	45,039.14	47,407.67	29,023.89	16,625.48	13,981.93	11,321.24	19,523.53	37,707.87	10,906.91	24,121.69	17,011.11	30,834.83
	Foreign	331.87	161.89	6,336.05	4,138.49	7,552.07	3,698.62	533.01	805.49	157.45	182.42	213.87	1,886.92	476.19
	b. Savings	159,958.90	240,772.53	195,976.38	140,577.54	58,269.28	97,815.25	62,209.33	85,298.79	120,610.64	86,738.87	120,899.10	153,908.62	102,246.78
	Domestic	159,932.21	240,737.34	192,258.77	138,589.10	54,216.51	96,219.70	61,629.99	85,077.60	120,554.39	86,520.77	120,274.99	152,864.27	101,943.58
	Foreign	26.69	35.19	3,717.60	1,988.44	4,052.77	1,595.55	579.34	221.20	56.25	218.10	624.11	1,044.36	303.20
	c. Fixed	119,132.18	183,834.66	239,300.22	254,477.48	31,639.92	168,828.31	109,524.48	169,275.33	160,812.55	71,341.84	194,761.18	165,355.41	124,665.62
	Domestic	117,958.00	179,383.72	234,643.07	244,663.43	28,799.25	154,291.90	100,504.95	165,408.36	160,805.95	70,033.70	186,938.18	162,199.96	124,302.01
	Foreign	1,174.18	4,450.94	4,657.15	9,814.04	2,840.67	14,536.41	9,019.52	3,866.97	6.60	1,308.14	7,822.99	3,155.45	363.61
	d. Call Deposits	22,995.98	31,449.78	39,487.16	43,657.48	11,976.91	25,533.98	14,182.85	23,595.34	4,068.65	14,794.87	37,096.55	31,076.63	23,472.47
	Domestic	22,993.55	28,487.77	38,140.90	38,543.33	8,324.59	22,271.70	9,039.51	23,039.79	4,062.84	13,988.16	36,901.32	30,722.66	23,152.94
	Foreign	2.44	2,962.01	1,346.26	5,114.15	3,652.32	3,262.28	5,143.34	555.55	5.81	806.71	195.22	353.97	319.52
	e. Others	3,240.59	1,532.77	3,726.67	4,415.90	1,343.95	3,201.49	1,740.87	2,655.89	202.54	1,890.94	2,527.58	2,524.11	1,718.00
	Domestic	2,142.60	1,530.92	3,708.01	3,906.65	1,189.82	2,316.04	1,351.51	2,655.27	195.01	1,883.06	2,504.39	2,517.58	1,718.00
	Foreign	1,098.00	1.85	18.66	509.25	154.14	885.45	389.36	0.62	7.53	7.88	23.19	6.53	-
4	Bills Payable	16.44	107.62	1,332.04	93.45	412.90	51.83	258.66	188.33	66.74	245.95	138.89	13.49	-
5	Other Liabilities	33,448.42	39,603.73	54,108.22	65,294.89	8,238.02	35,041.18	14,507.34	27,525.20	40,404.42	9,717.28	46,291.85	26,950.66	30,180.20
	1. Sundry Creditors	1,180.72	1,688.77	25,432.18	6,411.79	224.44	105.39	1,089.96	1,297.80	11,778.00	1,423.32	8,329.79	43.85	5,482.44
	2. Loan Loss Provision	12,127.78	12,242.09	20,107.85	21,601.45	2,089.12	19,834.87	5,572.04	3,294.11	13,837.34	5,765.12	25,981.57	13,463.83	7,336.43
	3. Interest Suspense a/c	6,113.93	9,383.48	1,883.64	2,359.61	177.48	1,450.72	2,042.23	96.61	-	594.25	4,371.86	637.63	761.49
	4. Others	14,025.99	16,289.38	6,684.56	34,922.04	5,746.97	13,650.20	5,803.12	22,836.68	14,789.09	1,934.59	7,608.63	12,805.34	16,599.84
6	Reconciliation A/c	1,778.26	528.81	-	0.00	-	0.91	-	0.04	-	-	-	-	-
7	Profit & Loss A/c	3,773.01	3,816.71	-	6,756.65	3,029.30	1,512.53	1,802.58	4,918.17	161.57	2,011.46	2,116.41	4,116.97	3,395.29
	TOTAL Liabilities	417,563.57	601,507.22	661,721.08	621,824.80	160,946.00	394,363.09	243,091.30	368,596.08	406,116.10	223,261.75	480,832.88	452,534.61	362,410.53
Assets														
1	LIQUID FUNDS	63,438.50	81,250.59	28,143.60	32,819.98	25,672.20	32,698.83	13,529.70	19,165.52	28,607.34	12,877.59	29,851.32	22,236.95	22,028.28
	a. Cash Balance	7,136.48	7,561.50	5,935.76	7,061.35	1,175.89	3,792.88	1,022.24	2,384.59	8,104.56	2,581.28	8,087.09	4,697.03	3,375.60
	Nepalese Notes & Coins	7,086.63	7,377.63	5,568.54	6,725.63	1,093.00	3,624.92	1,008.61	2,335.30	7,860.22	2,447.91	7,873.20	4,578.34	3,037.98
	Foreign Currency	49.85	183.87	367.22	335.72	82.88	167.96	13.63	49.30	244.34	133.38	213.90	118.69	337.62
	b. Bank Balance	55,802.02	59,220.19	22,207.84	24,758.63	5,773.65	28,905.95	10,032.46	16,780.93	18,502.78	10,296.31	21,764.22	17,539.92	16,352.69
	1. In Nepal Rastra Bank	18,193.43	56,906.90	20,624.51	21,080.66	4,885.28	25,427.28	8,387.15	12,473.61	17,094.20	8,326.20	20,306.94	15,746.31	14,875.80
	Domestic Currency	18,193.43	56,785.16	20,533.28	20,906.97	4,765.12	25,336.32	8,243.16	12,420.51	17,048.74	8,229.89	19,917.22	15,453.18	14,508.25
	Foreign Currency	-	121.74	91.23	173.68	120.16	90.96	143.98	53.10	45.46	96.31	389.72	293.13	367.55
	2. "A" Class Licensed Institution	36,418.07	1,700.99	110.45	1,566.54	57.19	170.03	370.00	513.49	520.44	516.79	377.02	566.43	467.51
	Domestic Currency	36,418.07	1,630.98	110.45	1,555.67	57.19	170.03	370.00	363.55	520.44	264.27	375.02	551.71	140.71
	Foreign Currency	-	70.01	-	10.87	-	-	-	149.95	-	252.52	2.00	14.72	326.80
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,190.52	612.30	1,472.87	2,111.44	831.18	3,305.85	1,275.32	3,793.83	888.14	1,453.31	1,080.26	1,227.18	1,009.38
	c. Money at Call	500.00	14,468.90	-	1,000.00	18,722.66	-	2,475.00	-	2,000.00	-	-	-	2,300.00
	Domestic Currency	500.00	1,700.00	-	1,000.00	-	-	-	-	2,000.00	-	-	-	2,300.00
	Foreign Currency	-	12,768.90	-	-	18,722.66	-	2,475.00	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	57,181.63	141,165.27	108,805.05	128,021.73	34,053.10	49,585.81	53,825.12	97,742.50	85,870.53	41,187.55	99,961.33	86,190.70	64,912.23
	a. Govt. Securities	57,181.63	91,165.27	80,754.57	66,175.91	17,953.10	38,085.81	29,325.12	97,742.50	43,932.21	30,887.55	74,261,		

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Witteri
Liabilities														
1	CAPITAL FUND	36,671.63	61,500.71	21,660.64	29,682.46	29,319.97	32,696.14	20,358.23	6,648.91	65.69	(1,208.28)	5,036.02	2,050.43	1,587.45
	a. Paid-up Capital	19,287.94	38,115.85	14,769.01	19,402.58	18,366.71	23,542.49	13,581.53	4,296.46	262.47	502.83	3,556.26	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	36.59	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,467.78	12,559.65	3,925.49	5,475.64	5,410.11	4,225.54	3,869.33	1,494.43	108.17	17.25	882.87	259.46	314.80
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-
	f. Retained Earning	393.66	19.64	(517.87)	25.21	(93.84)	(3,025.53)	786.84	0.33	(419.81)	(1,761.95)	(123.25)	(8.27)	25.72
	g. Others Reserves Fund	6,522.25	10,805.58	3,484.00	4,779.03	5,636.99	7,953.64	2,120.53	857.70	68.16	33.59	720.14	540.47	29.82
2	BORROWINGS	23,699.00	23,489.00	5,512.67	11,917.41	19,199.44	8,529.42	11,470.37	995.44	-	-	747.21	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	412.50	-	-	-	3,300.00	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	11,963.34	-	2,750.00	3,987.50	-	2,063.25	-	-	-	-	-	-
	d. Other Financial Ins.	2,804.66	838.34	-	-	-	687.75	-	-	-	-	-	-	-
	e. Bonds and Securities	20,481.85	10,687.32	5,471.23	9,167.41	11,911.94	7,841.67	9,407.12	995.44	-	-	747.21	-	-
3	DEPOSITS	293,733.12	575,052.24	214,081.95	268,020.50	283,655.93	348,088.19	225,481.95	56,217.09	449.68	4,324.06	56,199.38	16,751.70	6,536.73
	a. Current	25,304.06	39,110.94	11,398.25	10,984.99	22,301.26	23,860.22	14,818.91	1,988.08	25.87	268.95	927.34	1,196.70	229.04
	Domestic	24,865.21	37,197.71	11,031.79	10,654.86	21,014.96	23,496.16	14,050.21	1,988.08	25.87	268.95	927.34	1,196.70	229.04
	Foreign	438.85	1,913.23	366.45	330.12	1,286.30	364.06	768.70	-	-	-	-	-	-
	b. Savings	100,850.85	217,419.86	73,347.49	57,430.92	106,388.48	128,232.27	82,477.67	25,308.89	86.20	2,641.64	20,093.08	6,973.66	2,526.89
	Domestic	100,849.01	216,640.00	73,088.56	57,363.26	106,087.53	128,115.37	80,057.57	25,301.39	86.20	2,641.64	20,093.08	6,973.66	2,526.89
	Foreign	1.84	779.87	258.93	67.66	300.96	116.90	2,420.10	7.49	-	-	-	-	-
	c. Fixed	147,118.85	275,346.74	110,961.76	175,800.00	129,792.95	171,265.19	109,703.33	24,260.36	267.56	859.72	29,970.98	6,328.54	3,386.01
	Domestic	147,118.85	270,941.81	108,314.89	171,150.12	125,999.62	170,349.91	108,558.18	24,260.36	267.56	859.72	29,970.98	6,328.54	3,386.01
	Foreign	-	4,404.93	2,646.87	4,649.88	3,793.33	915.28	1,145.15	-	-	-	-	-	-
	d. Call Deposits	19,440.80	39,035.97	17,236.69	20,964.94	22,076.64	21,966.52	17,042.34	4,122.05	68.66	553.75	5,189.02	2,237.84	394.73
	Domestic	19,440.80	38,232.35	17,129.43	20,917.79	20,577.94	21,736.40	16,654.14	4,122.05	68.66	553.75	5,189.02	2,237.84	394.73
	Foreign	-	803.63	107.26	47.14	1,498.70	230.12	388.21	-	-	-	-	-	-
	e. Others	1,018.56	4,138.72	1,137.76	2,839.67	3,096.60	2,764.00	1,439.69	537.72	1.38	-	18.96	14.95	0.07
	Domestic	1,018.56	3,978.42	1,137.76	2,641.21	2,896.69	2,764.00	1,433.83	537.72	1.38	-	18.96	14.95	0.07
	Foreign	-	160.30	-	198.45	199.91	-	5.87	-	-	-	-	-	-
4	Bills Payable	-	42.47	130.44	66.11	9.20	-	54.92	5.54	-	-	4.69	-	-
5	Other Liabilities	43,695.19	48,670.31	16,563.37	24,861.20	28,595.57	30,870.59	11,475.19	5,046.96	214.89	3,210.98	3,220.66	1,226.81	132.62
	1. Sundry Creditors	8,642.77	2,805.72	17.36	117.97	130.39	2,056.94	19.52	21.51	17.13	363.09	61.48	12.82	-
	2. Loan Loss Provision	9,343.20	22,029.74	9,175.01	11,641.38	9,155.38	15,158.06	6,805.42	2,591.22	135.07	1,818.05	2,160.00	855.08	75.31
	3. Interest Suspense a/c	2,223.64	-	1,455.35	1,374.00	1,402.90	5,636.91	-	1,010.34	37.29	901.10	-	-	-
	4. Others	23,485.58	23,834.84	5,915.66	11,727.85	17,906.89	8,018.68	4,650.25	1,423.89	25.40	128.74	999.17	358.90	57.31
6	Reconciliation A/c	2,006.60	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	2,484.31	6,204.74	1,293.32	4,024.43	3,281.79	5,442.69	2,571.16	506.67	-	-	537.10	40.90	130.40
	TOTAL Liabilities	402,289.85	714,959.47	259,242.39	338,572.11	364,061.89	425,627.04	271,411.81	69,420.60	730.25	6,326.76	65,745.04	20,069.84	8,387.20
Assets														
1	LIQUID FUNDS	17,413.11	34,638.46	19,016.40	18,931.65	19,820.25	28,384.12	24,229.74	5,168.67	152.31	63.28	4,895.52	2,063.30	387.71
	a. Cash Balance	3,779.62	6,586.48	4,077.14	4,071.64	3,610.16	4,967.24	2,508.15	716.68	18.28	2.55	578.94	441.41	57.51
	Nepalese Notes & Coins	3,767.80	6,414.84	3,994.09	3,803.66	3,275.03	4,752.73	2,195.81	684.22	18.28	2.55	578.38	441.41	57.51
	Foreign Currency	11.82	171.63	83.05	267.98	335.13	214.51	312.33	32.46	-	-	0.56	-	-
	b. Bank Balance	13,633.49	28,051.99	12,585.76	14,860.01	15,773.43	23,416.88	21,721.59	2,289.10	58.07	45.98	4,316.58	758.72	256.03
	1. In Nepal Rastra Bank	12,792.24	22,144.47	9,059.04	11,566.08	13,630.95	20,539.14	19,374.17	2,215.80	58.07	45.98	2,441.19	575.89	157.40
	Domestic Currency	12,763.18	21,920.45	8,997.83	11,408.77	13,404.34	14,945.51	17,661.79	2,212.12	58.07	45.98	2,431.99	575.89	157.40
	Foreign Currency	29.06	224.01	61.21	157.31	226.61	5,593.63	1,712.38	3.68	-	-	9.20	-	-
	2. "A" Class Licensed Institution	543.73	451.77	395.77	246.42	787.66	1,008.23	271.39	69.58	-	-	1,623.28	182.83	98.58
	Domestic Currency	61.46	383.75	218.76	166.11	787.66	745.14	267.34	-	-	-	1,616.96	182.83	98.58
	Foreign Currency	482.27	68.02	177.01	80.31	-	263.09	4.04	69.58	-	-	6.32	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	250.41	-	0.05
	4. In Foreign Banks	297.52	5,455.75	3,130.95	3,047.52	1,354.82	1,848.72	2,076.04	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	2,353.50	-	436.66	-	-	2,162.89	75.95	14.75	-	863.17	74.18
	Domestic Currency	-	-	700.06	-	-	-	-	2,162.89	75.95	14.75	-	863.14	74.18
	Foreign Currency	-	-	1,653.44	-	436.66	-	-	-	-	-	-	0.03	-
2	INVESTMENT IN SECURITIES	97,993.31	155,003.43	40,952.91	55,167.04	51,009.44	109,147.65	42,208.24	11,359.46	4.00	-	9,799.79	3,346.08	1,956.63
	a. Govt. Securities	63,493.31	98,688.45	29,046.12	47,167.04	26,617.37	68,647.65	25,947.84	9,559.46	4.00	-	8,599.79	844.50	106.63
	b. NRB Bond	34,500.00	56,314.98	11,906.79	8,000.00	24,392.08	40,500.00	15,500.00	1,800.00	-	-	1,200.00	2,501.59	1,850.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	760.40	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	21,514.09	34,809.74	5,020.10	14,382.00	19,106.84	11,676.21	6,713.60	1,106.38	35.15	-	973.80	657.48	40.50
	a. Interbank Lending	-	320.15	-	-	1,787.50	-	-	-	-	-	-	-	-
	b. Non Residents	-	26,205.85	2,447.74	9,858.75	11,116.88	1,084.99	3,427.50	-	-	-	-	-	-
	c. Others	21,514.09	8,283.74	2,572.36	4,523.25	6,202.46	10,591.22	3,286.11	1,106.38	35.15	-	973.80	657.48	40.50
4	LOANS & ADVANCES (Including Bills Purchased)	216,018.10	440,622.11	175,160.48	224,948.16	243,300.11	241,175.56	185,732.44	47,584.77	333.09	2,547.43	46,682.04	12,841.65	5,858.82
	1.4.1 LOANS & ADVANCES	216,018.10	440,622.11	175,160.48	224,948.16	243,300.11	241,175.56	185,732.44	47,584.77	333.09	2,547.43	46,682.04	12,841.65	5,858.82
	a. Private Sector	213,088.38	420,827.67	173,893.44	212,154.65	232,375.98	229,035.57	178,620.81	43,715.24	333.09	2,547.43	43,729.41	12,640.99	5,199.24
	b. Financial Institutions	2,929.72	19,106.81	1,267.04	9,678.98	10,570.03	11,763.94	7,111.63	3,869.53	-	-	2,952.63	200.66	659.59
	c. Government Organizations	-	687.64	-	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	3,114.52	354.11	251.49	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	3,114.52	354.11	251.49	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	2,475.25	12,297.93	6,726.13	4,075.47	2,955.95	4,596.22	1,432.24	1,003.72	35.81	150.74	747.07	361.31	41.70
7	OTHER ASSETS	45,567.54	31,529.83	11,105.85	17,123.83	26,085.11	28,987.41	10,144.05	2,627.83	97.60	2,636.08	2,118.71	536.49	93.49
	a. Accrued Interest:	4,346.04	5,293.74	2,958.77	6,363.73	5,220.92	10,962.73	1,850.28	1,480.33	28.30	901.10	382.69	129.43	6.65
	Financial Institutions	3,111.40	-	1,773.38	4,908.82	3,604.71	9,060.44	1,035.04	2.58	23.45	-	-	97.25	2.10
	Government Enterprises	800.62	1,246.85	-	693.44	443.12	1,134.91	457.29	118.43	-	-	143.30	-	0.14
	Private Sector	434.02	4,046.89	1,185.39	761.48	1,173.09	767.37	357.95	1,359.33	4.85	901.10	239.39	32.18	4.41
	b. Staff Loans / Adv.	5,918.36	3,551.28	2,722.30	2,034.39	2,296.49	10,949.15	4,608.00	519.57	0.31				

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	10,408.19	8,015.55	5,312.78	734.31	6,292.64	6,655.22	6,604.07	476.57	358.91	481.45	626.25	1,086.68
	a. Paid-up Capital	7,046.94	5,680.52	3,510.85	525.00	4,395.79	4,875.70	3,623.68	557.46	350.00	834.34	569.70	759.45
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,712.40	1,570.07	972.94	75.00	837.02	1,132.32	1,142.79	74.95	9.62	79.97	39.73	247.05
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	194.70	2.38	17.46	(11.69)	(663.43)	38.66	65.37	(207.59)	(17.78)	(579.60)	(8.63)	(244.57)
	g. Others Reserves Fund	1,454.15	762.58	811.53	122.07	1,723.26	608.54	1,772.23	51.76	17.07	146.75	25.45	225.29
2	BORROWINGS	1,668.29	1,697.06	997.11	-	1,500.00	0.37	999.59	1.67	-	-	17.08	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	700.00	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	417.71	-	-	-	-	0.37	-	1.67	-	-	17.08	-
	e. Bonds and Securities	1,250.57	997.06	997.11	-	1,500.00	-	999.59	-	-	-	-	-
3	DEPOSITS	118,148.75	91,981.62	63,501.74	2,133.77	61,838.36	72,493.11	58,808.51	5,680.90	1,381.67	7,588.82	6,401.07	4,018.10
	a. Current	3,447.02	1,767.53	1,578.43	146.85	2,060.68	1,339.24	1,295.54	160.78	36.50	341.72	139.34	112.60
	Domestic	3,446.98	1,767.53	1,578.43	146.85	2,053.20	1,339.24	1,295.53	160.78	36.50	341.72	139.34	112.60
	Foreign	0.04	-	-	-	7.48	-	0.01	-	-	-	-	-
	b. Savings	44,652.29	40,084.35	21,553.81	339.03	29,988.62	31,303.14	18,984.54	1,802.72	550.71	2,351.32	1,324.85	801.35
	Domestic	44,648.47	40,084.35	21,553.81	339.03	29,986.93	31,303.14	18,984.54	1,802.72	550.71	2,351.32	1,324.85	801.35
	Foreign	3.82	-	-	-	1.68	-	-	-	-	-	-	-
	c. Fixed	61,591.18	40,055.82	36,271.42	1,378.98	22,706.35	35,539.79	33,495.67	3,104.72	746.20	3,781.07	4,474.87	2,755.48
	Domestic	61,591.18	40,055.82	36,271.42	1,378.98	22,706.35	35,539.79	33,495.67	3,104.72	746.20	3,781.07	4,474.87	2,755.48
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	8,365.94	10,057.16	4,098.08	266.49	7,008.96	4,298.20	5,007.59	612.54	48.26	1,112.71	462.01	348.26
	Domestic	8,365.94	10,057.16	4,098.08	266.49	7,008.96	4,298.20	5,007.59	612.54	48.26	1,112.71	462.01	348.26
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	92.32	16.75	-	2.42	73.76	12.74	25.17	0.13	-	2.00	-	0.41
	Domestic	92.32	16.75	-	2.42	73.76	12.74	25.17	0.13	-	2.00	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	(0.00)	0.06	-	-	-	-	2.33	-	-	-	-	-
5	Other Liabilities	8,259.90	6,012.67	3,807.82	266.76	5,425.86	3,901.42	6,176.13	490.23	68.20	1,123.85	349.95	838.14
	1. Sundry Creditors	-	5.89	0.12	7.01	26.32	75.56	91.32	1.08	7.06	12.62	0.12	33.32
	2. Loan Loss Provision	3,328.40	3,892.39	2,503.76	158.23	4,117.49	2,481.04	2,548.37	228.58	24.68	608.96	139.12	225.35
	3. Interest Suspense a/c	0.24	-	-	87.24	-	234.66	917.27	-	-	140.76	37.54	399.45
	4. Others	4,931.26	2,114.39	1,303.94	14.28	1,282.05	1,110.16	2,619.16	260.57	36.47	361.51	173.16	180.03
6	Reconciliation A/c	0.08	-	-	-	(0.00)	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,537.43	1,310.39	589.94	-	12.38	688.63	379.88	-	6.84	76.62	69.41	-
	TOTAL Liabilities	140,022.64	109,017.35	74,209.38	3,134.84	75,069.25	83,738.74	72,970.51	6,649.37	1,815.63	9,270.74	7,463.76	5,942.92
Assets													
1	LIQUID FUNDS	8,151.53	6,942.88	4,510.65	1,327.07	5,607.77	5,391.47	6,124.14	1,019.89	331.75	1,749.91	873.87	886.15
	a. Cash Balance	1,495.59	842.67	529.93	13.45	981.14	739.53	654.66	65.75	22.43	151.32	60.63	32.41
	Nepalese Notes & Coins	1,426.89	659.18	516.76	13.45	847.44	739.53	653.97	65.75	22.43	151.32	60.63	32.41
	Foreign Currency	68.70	183.49	13.16	-	133.70	-	0.70	-	-	-	-	-
	b. Bank Balance	4,570.95	6,100.21	3,980.73	1,313.63	2,660.96	3,278.15	5,469.48	244.44	72.79	352.06	313.27	340.45
	1. In Nepal Rastra Bank	4,568.40	3,777.78	2,724.03	104.78	2,561.87	3,273.57	2,745.54	240.36	-	351.74	272.35	340.45
	Domestic Currency	4,549.61	3,752.31	2,723.96	104.78	2,559.79	3,273.57	2,745.54	240.36	-	351.74	272.35	340.45
	Foreign Currency	18.79	25.47	0.07	-	2.08	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	2.55	2,213.76	1,136.35	1,041.72	99.09	4.53	2,568.03	4.08	60.19	0.32	40.92	-
	Domestic Currency	-	2,196.93	1,120.60	1,041.72	99.09	4.23	2,558.09	4.08	60.19	0.32	40.92	-
	Foreign Currency	2.55	16.83	15.75	-	-	0.30	9.94	-	-	-	-	-
	3. Other Financial Ins.	-	108.66	120.34	167.13	-	0.05	155.91	-	12.60	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	2,084.99	-	-	-	1,965.67	1,373.79	-	709.70	236.53	1,246.53	499.97	513.28
	Domestic Currency	2,084.99	-	-	-	1,952.62	1,373.79	-	709.70	236.53	1,246.53	499.97	513.28
	Foreign Currency	-	-	-	-	13.05	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	22,002.80	18,964.24	11,042.32	-	10,810.08	14,643.65	10,533.91	1,450.00	218.78	613.19	1,259.42	1,159.80
	a. Govt. Securities	13,702.80	13,145.09	9,692.32	-	10,810.08	11,743.65	7,349.33	-	218.78	613.19	509.42	359.80
	b. NRB Bond	8,300.00	5,819.15	1,350.00	-	-	2,900.00	3,184.58	1,450.00	-	-	750.00	800.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,097.97	1,355.37	1,248.20	-	1,270.94	649.93	2,338.58	113.72	88.39	16.92	59.59	184.87
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,097.97	1,355.37	1,248.20	-	1,270.94	649.93	2,338.58	113.72	88.39	16.92	59.59	184.87
4	LOANS & ADVANCES (Including Bills Purchased)	102,373.54	76,711.16	54,215.27	1,345.14	51,132.82	59,880.61	49,646.48	3,571.42	945.46	6,058.38	4,885.41	2,766.01
4.1	LOANS & ADVANCES	102,373.54	76,711.16	54,215.27	1,345.14	51,132.82	59,880.61	49,646.48	3,571.42	945.46	6,058.38	4,885.41	2,766.01
	a. Private Sector	100,519.86	72,093.27	51,655.31	1,345.14	47,912.14	58,553.67	49,126.49	3,571.42	945.46	5,692.84	4,885.41	2,672.16
	b. Financial Institutions	1,853.67	4,617.90	2,559.96	-	3,220.68	1,326.93	519.99	-	-	365.54	-	93.85
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
4.2	BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-</							

S.N.	BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhii	CMerchant	GBFL
Liabilities														
1	CAPITAL FUND	327.33	1,363.81	1,865.18	1,301.07	1,111.35	672.01	228.05	583.91	991.84	745.58	385.21	118.37	1,527.07
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	431.88	243.50	272.00	241.77	75.00	184.35	290.28	194.41	20.22	97.16	343.20	212.79
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,965.66)	(507.29)	(419.41)	4.43	(304.14)	(423.18)	(893.33)	(1,528.16)	(391.67)	0.56	(647.97)	(1,162.51)	(13.67)
	g. Others Reserves Fund	1,810.33	548.83	1,092.51	24.64	268.35	172.08	246.56	739.23	239.78	104.06	97.40	0.00	315.77
2	BORROWINGS	-	-	248.73	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.73	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	251.95	9,474.49	12,135.96	8,341.35	5,754.22	7,080.28	3,131.75	7,154.48	7,597.05	3,172.74	2,910.11	27.04	8,155.65
	a. Current	-	122.56	30.52	32.74	134.71	153.20	35.93	72.62	47.59	118.50	164.53	-	81.87
	Domestic	-	122.56	30.52	32.74	134.71	153.20	35.93	72.62	47.59	118.50	164.53	-	81.87
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.45	2,372.94	3,049.58	1,754.54	1,646.02	1,694.66	1,229.65	2,030.62	1,993.90	890.64	699.70	22.32	1,770.03
	Domestic	32.45	2,372.94	3,049.58	1,754.54	1,646.02	1,694.66	1,229.65	2,030.62	1,993.90	890.64	699.70	22.32	1,770.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,855.42	8,373.80	5,797.38	3,704.63	4,278.87	1,795.39	4,713.54	4,834.92	1,934.74	1,716.31	-	5,319.87
	Domestic	-	5,855.42	8,373.80	5,797.38	3,704.63	4,278.87	1,795.39	4,713.54	4,834.92	1,934.74	1,716.31	-	5,319.87
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.70	1,123.57	678.82	756.70	268.87	949.52	70.77	337.70	720.63	228.85	329.57	-	983.69
	Domestic	185.70	1,123.57	678.82	756.70	268.87	949.52	70.77	337.70	720.63	228.85	329.57	-	983.69
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.79	-	3.23	-	-	4.04	-	0.00	-	-	-	4.73	0.20
	Domestic	33.79	-	3.23	-	-	4.04	-	0.00	-	-	-	4.73	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.01	-	0.01	-	-	-	-	-
5	Other Liabilities	8,060.55	1,672.97	1,046.67	314.66	442.94	536.46	1,886.28	1,690.34	688.64	54.54	311.47	3,969.40	579.20
	1. Sundry Creditors	20.14	6.50	-	31.34	8.98	16.35	14.60	6.54	10.51	-	3.46	144.99	21.66
	2. Loan Loss Provision	2,187.12	1,111.71	577.74	180.22	262.09	233.43	1,223.80	1,574.36	526.89	-	195.33	663.53	315.60
	3. Interest Suspense a/c	5,707.69	414.31	-	26.23	-	39.53	599.74	-	-	-	47.39	3,108.97	90.74
	4. Others	145.60	140.46	468.93	76.87	171.87	247.14	48.13	109.44	151.24	54.54	65.29	51.92	151.19
6	Reconciliation A/c	22.28	-	-	-	-	5.52	-	-	-	-	-	-	-
7	Profit & Loss A/c	36.32	-	-	69.93	70.65	-	-	113.91	89.15	23.32	132.80	-	27.96
	TOTAL Liabilities	8,698.43	12,511.28	15,296.55	10,027.01	7,379.16	8,294.27	5,246.08	9,542.65	9,366.68	3,996.19	3,739.59	4,114.81	10,289.88
Assets														
1	LIQUID FUNDS	115.62	1,482.84	2,418.93	1,056.68	463.70	953.25	1,158.91	1,679.17	956.03	460.72	516.63	168.40	1,250.73
	a. Cash Balance	-	179.83	205.46	48.03	35.76	95.22	36.33	117.69	100.16	31.48	35.69	0.29	50.89
	Nepalese Notes & Coins	-	179.83	205.46	48.03	35.76	95.22	36.33	117.69	100.16	31.48	35.69	0.29	50.88
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.33	392.50	594.88	424.59	427.94	314.16	139.78	781.70	855.87	145.10	480.94	168.11	370.99
	1. In Nepal Rastra Bank	0.07	392.50	594.88	424.59	231.64	290.80	136.71	674.01	348.95	145.10	140.85	9.07	367.66
	Domestic Currency	0.07	392.50	594.88	424.59	231.64	290.80	136.71	674.01	348.95	145.10	140.85	9.07	367.66
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.27	-	-	-	151.35	23.34	3.07	107.70	324.61	-	295.34	158.73	3.30
	Domestic Currency	1.27	-	-	-	151.35	23.34	3.07	107.70	324.61	-	295.34	158.73	3.30
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	44.95	0.02	0.00	-	182.31	-	44.75	0.30	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	114.29	910.51	1,618.59	584.06	-	543.87	982.79	779.78	-	284.14	-	-	828.84
	Domestic Currency	114.29	910.51	1,618.59	584.06	-	543.87	982.79	779.78	-	284.14	-	-	828.84
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,200.00	1,643.38	1,904.64	1,615.00	1,160.00	-	115.25	2,369.20	959.52	388.08	-	1,806.80
	a. Govt. Securities	1.00	650.00	1,643.38	1,904.64	415.00	460.00	-	115.25	1,019.20	959.52	141.16	-	1,409.88
	b. NRB Bond	-	1,550.00	-	-	1,200.00	700.00	-	-	1,350.00	-	246.93	-	396.93
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	312.39	563.38	205.14	202.01	154.00	39.50	39.66	517.75	346.51	249.79	0.03	684.10
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	312.39	563.38	205.14	202.01	154.00	39.50	39.66	517.75	346.51	249.79	0.03	684.10
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.27	6,942.44	8,770.22	6,531.76	4,256.80	5,149.23	2,721.35	6,102.90	5,077.98	1,877.29	2,070.84	663.53	5,827.97
	4.1 LOANS & ADVANCES	2,192.27	6,942.44	8,770.22	6,531.76	4,256.80	5,149.23	2,721.35	6,102.90	5,077.98	1,877.29	2,070.84	663.53	5,827.97
	a. Private Sector	2,192.27	6,684.23	8,546.15	6,306.21	4,256.80	4,880.22	2,647.25	6,047.41	4,880.44	1,847.63	1,957.01	663.53	5,582.37
	b. Financial Institutions	-	258.21	224.07	225.55	-	269.01	74.10	55.49	197.54	29.67	113.82	-	245.60
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	18.76	144.99	652.15	113.76	296.26								

S.N.	BFI Name	KFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	1,841.19	2,129.89	1,191.89
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	378.96	359.48	172.60
	e. Share Premium	-	-	1.14
	f. Retained Earning	9.07	84.68	(241.75)
	g. Others Reserves Fund	269.68	334.18	138.44
2	BORROWINGS	498.85	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	498.85	500.00	-
3	DEPOSITS	20,661.20	22,939.39	8,638.51
	a. Current	331.26	425.67	106.72
	Domestic	331.26	425.67	106.72
	Foreign	-	-	-
	b. Savings	5,905.62	3,612.88	1,941.15
	Domestic	5,905.62	3,612.88	1,941.15
	Foreign	-	-	-
	c. Fixed	12,672.93	16,561.13	5,507.11
	Domestic	12,672.93	16,561.13	5,507.11
	Foreign	-	-	-
	d. Call Deposits	1,729.66	2,339.66	1,083.52
	Domestic	1,729.66	2,339.66	1,083.52
	Foreign	-	-	-
	e. Others	21.72	0.05	-
	Domestic	21.72	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.25	-	-
5	Other Liabilities	825.58	1,538.05	672.45
	1. Sundry Creditors	162.60	54.90	13.59
	2. Loan Loss Provision	370.64	696.95	435.66
	3. Interest Suspense a/c	-	218.03	102.61
	4. Others	292.34	568.18	120.59
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	344.94	314.38	42.70
	TOTAL Liabilities	24,172.01	27,421.72	10,545.55
Assets				
1	LIQUID FUNDS	2,088.76	1,439.67	650.06
	a. Cash Balance	187.14	106.07	54.44
	Nepalese Notes & Coins	186.89	106.07	54.44
	Foreign Currency	0.25	-	-
	b. Bank Balance	1,901.62	1,333.59	334.50
	1. In Nepal Rastra Bank	906.87	1,020.05	334.50
	Domestic Currency	906.87	1,020.05	334.50
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	729.32	261.69	-
	Domestic Currency	729.32	261.69	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	265.44	51.86	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	261.13
	Domestic Currency	-	-	261.13
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,002.50	5,214.77	1,682.85
	a. Govt. Securities	2,552.50	1,880.19	1,432.85
	b. NRB Bond	450.00	3,334.58	250.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	493.88	414.87	216.23
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	493.88	414.87	216.23
	LOANS & ADVANCES (Including Bills Purchased)	17,550.74	18,586.18	7,094.21
4	LOANS & ADVANCES	17,550.74	18,586.18	7,094.21
	a. Private Sector	16,840.25	18,087.85	7,024.17
	b. Financial Institutions	710.49	498.33	70.04
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	366.57	699.14	301.89
7	OTHER ASSETS	651.58	960.83	389.29
	a. Accrued Interest:	201.11	172.70	166.19
	Financial Institutions	156.29	106.56	114.49
	Government Enterprises	44.72	21.71	22.08
	Private Sector	0.10	44.43	29.63
	b. Staff Loans / Adv.	173.11	362.38	108.36
	c. Sundry Debtors	26.39	1.23	43.18
	d. Cash In Transit	-	-	-
	e. Others	250.96	424.52	71.55
8	Expenses not Written off	-	-	-
9	Non Banking Assets	18.00	106.27	210.87
10	Reconciliation Account	-	-	0.15
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	24,172.01	27,421.72	10,545.55

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	12,981.43	17,047.43	24,143.19	21,973.04	3,848.77	17,211.79	10,139.17
1.1 On Deposit Liabilities	12,606.05	16,734.23	23,284.55	20,490.54	3,580.08	16,371.12	9,365.58
1.1.1 Saving Account	4,484.87	6,355.29	5,714.70	3,784.76	1,674.41	3,647.53	1,797.98
1.1.2 Fixed Account	7,811.36	10,056.43	16,921.88	16,115.15	1,732.74	12,298.80	7,316.72
1.1.2.1 Up to 3 months Fixed Account	872.83	-	5,076.56	143.54	0.00	-	293.22
1.1.2.2 3 to 6 months Fixed Account	1,162.07	-	2,538.28	-	214.66	-	233.68
1.1.2.3 6 months to 1 year Fixed Account	2,361.97	-	4,568.91	-	1,108.85	12,298.80	641.36
1.1.2.4 Above 1 year Fixed Account	3,414.48	10,056.43	4,738.13	15,971.61	409.23	-	6,148.46
1.1.3 Call Deposit	309.82	322.51	647.96	590.63	172.92	424.79	250.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	375.38	313.20	858.64	1,482.50	268.69	840.68	773.58
2. Commission Expense	295.74	592.30	895.71	502.86	532.16	-	149.53
3. Staff Expense	3,670.86	4,502.74	4,078.64	3,173.34	1,048.39	3,408.77	1,632.00
4. Office Operating Expenses	1,436.16	1,958.46	2,531.21	2,610.13	669.19	2,116.43	1,112.99
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	(0.52)	-	146.34	-	-
7. Provision for Risk	6,871.74	5,949.65	3,279.91	16,823.59	125.86	-	2,807.08
7.1 Loan loss Provision	6,871.74	5,949.54	3,085.17	16,823.59	125.86	-	2,741.54
7.1.1 General Loan loss Provision	6,871.74	1,067.23	113.51	7,042.39	-	-	337.78
7.1.1.1 Pass Loan Loss Provision	6,871.74	730.29	-	4,583.81	-	-	-
7.1.1.2 Watch List Provision	-	336.94	113.51	2,458.58	-	-	337.78
7.1.2 Special Loan Loss Provision	-	4,882.31	2,971.67	9,781.20	125.86	-	2,403.75
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	0.11	194.73	-	-	-	65.55
8. Loan Written Off	-	-	577.67	568.50	17.12	3,363.36	-
9. Provision for Staff Bonus	285.43	286.97	1,149.51	1,067.84	506.03	231.82	301.12
10. Provision for Income Tax	1,650.18	1,635.73	3,218.00	2,853.91	1,524.95	573.82	907.46
11. Others	-	-	-	-	-	-	-
12. Net Profit	3,773.01	3,816.71	7,127.57	6,756.65	3,029.30	1,512.53	1,802.58
Total Expenses	30,964.55	35,789.99	47,000.88	56,329.86	11,448.11	28,418.53	18,851.92

Income

1. Interest Income	23,068.58	27,129.85	40,470.49	35,966.79	8,337.19	27,700.81	15,417.78
1.1 On Loans and Advances	19,520.30	21,212.63	34,322.19	30,233.97	6,466.32	23,870.36	11,949.40
1.2 On Investment	1,341.54	5,431.50	4,029.39	3,173.58	943.35	2,225.24	2,468.63
1.2.1 Government Bonds	1,341.54	1,465.48	3,532.18	3,173.58	900.34	2,225.24	2,229.87
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1,217.05	496.25	-	-	-	238.27
1.2.4 Debenture & Bonds	-	2,748.97	0.96	-	43.01	-	0.48
1.3 On Agency Balance	269.03	14.11	-	1,318.30	14.13	-	8.33
1.4 On Call Deposit	-	471.61	1,120.55	-	773.75	-	-
1.5 On Others	1,937.71	-	998.37	1,240.94	139.64	1,605.21	991.42
2. Commission and Discount	1,470.73	497.61	4,311.88	1,877.80	1,810.78	1,206.72	1,369.51
2.1 Bills Purchase and Discount	-	-	-	-	29.72	0.01	1.13
2.2 Commission	1,470.73	363.41	1,290.98	1,877.80	1,500.62	782.50	518.62
2.3 Others	-	134.20	3,020.90	-	280.44	424.21	849.77
3. Exchange Flactuation Income	202.18	168.62	954.32	803.96	742.40	634.68	292.40
3.1 Due to Change in Exchange Rate	-	43.42	186.20	59.31	21.36	-	19.10
3.2 Due to Foreign Currency Transaction	202.18	125.20	768.12	744.64	721.05	634.68	273.31
4. Other Operating Income	479.61	2,233.03	307.33	1,009.75	85.74	255.73	9.92
5. Non Operating Income	7.30	456.04	-	386.09	-	142.81	39.04
6. Write Back from Provisions for loss	5,736.15	5,236.30	882.00	16,249.19	462.12	(1,535.05)	1,720.51
7. Recovery of written-off Loan	-	68.54	74.87	36.29	9.87	12.83	2.75
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	30,964.55	35,789.99	47,000.88	56,329.86	11,448.11	28,418.53	18,851.92

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	11,689.60	18,559.98	8,824.05	20,608.02	18,079.57	13,872.27	13,103.32
1.1 On Deposit Liabilities	11,206.59	17,420.08	7,972.32	18,798.48	17,195.66	11,850.20	11,774.41
1.1.1 Saving Account	2,530.21	4,050.84	2,272.76	3,567.96	4,578.83	2,884.82	2,747.24
1.1.2 Fixed Account	8,465.65	13,082.56	5,572.08	14,772.74	12,295.40	8,749.08	8,945.01
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	3,748.67	0.13	-	-	-	3,295.11	-
1.1.2.3 6 months to 1 year Fixed Account	1,908.99	-	80.69	-	7,992.71	3,551.57	8,944.20
1.1.2.4 Above 1 year Fixed Account	2,808.00	13,082.43	5,491.39	14,772.74	4,302.68	1,902.40	0.80
1.1.3 Call Deposit	210.73	286.68	127.47	457.78	321.43	216.31	82.16
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	483.01	1,139.90	851.73	1,809.54	883.91	2,022.07	1,328.90
2. Commission Expense	68.29	321.86	305.66	365.75	11.73	-	20.32
3. Staff Expense	1,755.22	3,528.11	2,163.37	3,860.69	4,804.79	2,686.53	4,268.84
4. Office Operating Expenses	1,575.55	2,662.39	1,270.59	1,779.90	2,466.81	2,021.19	1,703.76
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	15.78	187.22	0.17	-	6.53	106.62
7. Provision for Risk	68.52	6,920.58	947.84	3,756.36	5,084.61	1,315.36	3,522.90
7.1 Loan loss Provision	68.52	6,920.58	947.84	3,756.36	5,084.61	1,315.36	3,519.97
7.1.1 General Loan loss Provision	68.52	414.42	-	-	624.15	1,315.36	1,165.97
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	97.78	1,315.36	530.18
7.1.1.2 Watch List Provision	68.52	414.42	-	-	526.37	-	635.80
7.1.2 Special Loan Loss Provision	-	6,506.15	947.84	3,756.36	4,460.45	-	2,354.00
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	2.93
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	1,063.68	291.10	425.77	429.35	2.43	-
9. Provision for Staff Bonus	827.10	24.08	322.70	642.38	640.95	559.68	307.90
10. Provision for Income Tax	2,532.70	55.15	892.88	3,664.98	1,651.59	1,641.80	1,695.69
11. Others	-	-	-	-	-	-	4.03
12. Net Profit	4,918.17	161.57	2,011.46	2,116.41	4,116.97	3,395.29	4,154.48
Total Expenses	23,435.14	33,313.18	17,216.87	37,220.44	37,286.37	25,501.08	28,887.86

Income

1. Interest Income	20,818.99	28,674.98	14,580.77	32,302.61	29,455.96	22,312.19	23,005.59
1.1 On Loans and Advances	17,348.00	25,000.65	12,436.17	27,840.10	23,891.75	18,944.02	18,403.46
1.2 On Investment	3,393.90	3,260.17	1,897.79	3,322.48	3,225.91	2,715.36	3,144.90
1.2.1 Government Bonds	2,940.03	3,233.59	26.07	3,322.48	3,172.99	2,623.53	3,144.79
1.2.2 Foreign Bonds	396.78	-	82.37	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	57.09	26.59	1,789.35	-	52.92	91.84	0.11
1.3 On Agency Balance	-	15.51	-	-	36.21	22.18	-
1.4 On Call Deposit	-	398.65	-	-	647.78	152.58	-
1.5 On Others	77.09	-	246.80	1,140.04	1,654.31	478.05	1,457.24
2. Commission and Discount	1,877.81	1,547.16	1,590.83	2,978.17	1,909.12	2,097.29	818.34
2.1 Bills Purchase and Discount	47.62	2.34	-	-	214.08	95.40	0.01
2.2 Commission	1,830.19	1,544.82	1,440.01	2,966.50	1,416.01	240.64	822.72
2.3 Others	-	-	150.83	11.68	279.04	1,761.25	(4.39)
3. Exchange Flactuation Income	500.22	162.72	397.21	437.52	554.63	477.26	142.73
3.1 Due to Change in Exchange Rate	-	-	65.05	49.41	34.39	53.08	-
3.2 Due to Foreign Currency Transaction	500.22	162.72	332.15	388.11	520.24	424.18	142.73
4. Other Operating Income	7.88	128.24	1.58	469.17	798.46	598.14	1,408.44
5. Non Operating Income	-	-	-	72.85	651.34	-	96.08
6. Write Back from Provisions for loss	230.24	2,776.02	594.07	960.12	3,904.36	-	3,416.68
7. Recovery of written-off Loan	-	24.06	52.43	-	7.61	16.19	-
8. Income from Extra Ordinary transactions	-	-	-	-	4.88	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	23,435.14	33,313.18	17,216.87	37,220.44	37,286.37	25,501.08	28,887.86

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	27,249.22	10,944.70	14,710.27	14,247.06	15,909.82	11,594.83	2,935.53
1.1 On Deposit Liabilities	25,139.81	10,309.51	13,344.72	12,379.74	15,084.72	10,571.78	2,824.86
1.1.1 Saving Account	5,810.84	2,125.08	1,662.47	2,925.06	3,523.16	2,232.85	915.40
1.1.2 Fixed Account	18,854.58	7,990.40	11,460.66	9,175.02	11,452.05	8,144.31	1,866.51
1.1.2.1 Up to 3 months Fixed Account	-	913.59	-	1.65	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,548.41	726.72	5,143.04	49.58	-	-	32.01
1.1.2.3 6 months to 1 year Fixed Account	5,289.75	5,439.55	4,840.93	3,162.57	-	8,144.31	583.33
1.1.2.4 Above 1 year Fixed Account	11,016.43	910.54	1,476.70	5,961.22	11,452.05	-	1,251.17
1.1.3 Call Deposit	474.39	194.03	221.59	247.21	109.51	194.63	42.96
1.1.4 Certificate of Deposit	-	-	-	32.46	-	-	-
1.2 On Borrowing	2,109.40	635.20	1,365.56	1,867.31	825.10	1,023.05	110.67
2. Commission Expense	965.01	164.89	-	242.07	87.38	-	28.28
3. Staff Expense	3,886.37	1,770.69	1,701.59	2,579.66	3,920.79	1,589.18	667.10
4. Office Operating Expenses	3,338.06	1,472.23	1,086.50	1,472.02	2,463.67	1,408.02	449.85
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	16.32	-	-	-	1.92	-	-
7. Provision for Risk	4,305.41	2,909.21	1,419.50	1,913.74	3,177.78	3,063.20	1,939.36
7.1 Loan loss Provision	4,305.41	2,909.21	1,419.50	1,913.74	3,177.78	3,063.20	1,939.36
7.1.1 General Loan loss Provision	(650.96)	545.38	(149.62)	78.56	2,176.41	110.09	424.62
7.1.1.1 Pass Loan Loss Provision	(924.13)	32.75	(0.81)	78.56	-	-	265.58
7.1.1.2 Watch List Provision	273.17	512.63	(148.81)	-	2,176.41	110.09	159.04
7.1.2 Special Loan Loss Provision	4,956.37	2,363.83	1,732.75	1,835.17	1,001.37	2,453.11	1,500.79
7.1.3 Additional Loan Loss Provision	-	-	(163.63)	-	-	500.00	13.94
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	181.82	621.29	658.75	0.77	39.35	16.84
9. Provision for Staff Bonus	976.00	204.27	659.85	521.71	700.57	395.46	80.42
10. Provision for Income Tax	2,579.30	545.15	1,914.19	1,413.62	862.42	987.97	217.14
11. Others	-	-	-	-	-	3.97	-
12. Net Profit	6,204.74	1,293.32	4,024.43	3,281.79	5,442.69	2,571.16	506.67
Total Expenses	49,520.44	19,486.29	26,137.61	26,330.42	32,567.81	21,653.13	6,841.18

Income

1. Interest Income	43,961.49	17,309.68	23,553.00	22,267.95	23,229.50	18,024.27	4,955.67
1.1 On Loans and Advances	37,028.55	15,403.83	20,226.83	19,881.01	19,066.95	15,590.60	4,428.98
1.2 On Investment	5,746.85	1,669.41	2,859.87	1,948.98	3,616.89	2,332.98	353.33
1.2.1 Government Bonds	5,677.31	1,669.41	2,797.77	1,824.40	2,738.06	2,330.54	353.33
1.2.2 Foreign Bonds	-	-	-	-	-	(1.93)	-
1.2.3 NRB Bonds	-	-	-	-	735.49	-	-
1.2.4 Debenture & Bonds	69.54	-	62.10	124.58	143.34	4.36	-
1.3 On Agency Balance	-	47.48	10.23	-	21.99	-	-
1.4 On Call Deposit	-	24.67	-	15.30	-	-	18.13
1.5 On Others	1,186.09	164.28	456.07	422.66	523.67	100.70	155.23
2. Commission and Discount	4,187.05	1,511.94	1,456.57	2,474.83	2,461.85	334.53	234.57
2.1 Bills Purchase and Discount	-	2.52	-	-	21.75	-	-
2.2 Commission	4,187.05	595.60	1,394.97	2,474.83	2,288.93	334.53	5.01
2.3 Others	-	913.82	61.60	-	151.17	-	229.56
3. Exchange Flactuation Income	928.12	224.78	240.26	493.97	557.33	600.61	2.34
3.1 Due to Change in Exchange Rate	11.23	-	(0.07)	133.40	14.73	82.77	-
3.2 Due to Foreign Currency Transaction	916.89	224.78	240.33	360.57	542.60	517.84	2.34
4. Other Operating Income	413.99	187.61	660.48	10.38	604.81	1,041.09	162.65
5. Non Operating Income	-	14.27	225.41	123.67	1.83	451.08	-
6. Write Back from Provisions for loss	-	232.97	-	955.66	5,689.28	1,174.08	1,485.21
7. Recovery of written-off Loan	29.78	5.05	1.90	2.31	23.21	24.10	0.74
8. Income from Extra Ordinary transactions	-	-	-	1.64	-	3.36	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	49,520.44	19,486.29	26,137.61	26,330.42	32,567.81	21,653.13	6,841.18

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	36.02	238.96	3,305.54	663.46	366.84	6,435.51	4,779.13
1.1 On Deposit Liabilities	36.02	238.16	3,187.01	663.46	366.82	6,282.55	4,690.88
1.1.1 Saving Account	2.71	50.06	477.87	197.44	71.86	1,350.39	1,209.37
1.1.2 Fixed Account	32.65	179.07	2,652.68	445.81	290.72	4,829.07	3,365.13
1.1.2.1 Up to 3 months Fixed Account	4.07	-	138.79	-	11.63	113.24	345.05
1.1.2.2 3 to 6 months Fixed Account	3.69	-	857.64	57.69	14.54	694.23	373.30
1.1.2.3 6 months to 1 year Fixed Account	12.28	-	1,011.12	1.99	101.75	2,895.71	1,923.74
1.1.2.4 Above 1 year Fixed Account	12.61	179.07	645.14	386.13	162.80	1,125.89	723.04
1.1.3 Call Deposit	0.66	9.03	56.46	20.21	4.23	103.09	116.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.80	118.53	-	0.02	152.96	88.25
2. Commission Expense	0.04	-	20.56	14.95	-	-	5.47
3. Staff Expense	19.76	58.16	584.03	205.35	66.70	1,242.29	952.51
4. Office Operating Expenses	31.27	82.61	485.43	134.55	41.57	911.73	689.38
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	5.63	-	0.01	-	2.77
7. Provision for Risk	(9.32)	661.45	495.01	217.69	(2.70)	3,114.38	1,054.92
7.1 Loan loss Provision	(9.32)	661.45	495.01	217.69	(2.70)	3,114.38	1,054.92
7.1.1 General Loan loss Provision	(1.38)	661.45	-	-	18.81	451.72	-
7.1.1.1 Pass Loan Loss Provision	(0.69)	661.45	-	-	10.36	104.84	-
7.1.1.2 Watch List Provision	(0.69)	-	-	-	8.44	346.88	-
7.1.2 Special Loan Loss Provision	(7.94)	-	495.01	217.69	(21.51)	2,662.66	1,054.92
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	1.96	-	16.36	42.67	-	1.29	-
9. Provision for Staff Bonus	-	-	83.78	6.49	18.63	247.85	210.65
10. Provision for Income Tax	(0.09)	-	216.89	17.53	55.89	693.19	585.42
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	537.10	40.90	130.40	1,537.43	1,310.39
Total Expenses	79.62	1,041.17	5,750.32	1,343.60	677.33	14,183.67	9,590.61

Income

1. Interest Income	33.97	172.61	5,186.44	1,202.29	571.17	10,918.60	8,422.43
1.1 On Loans and Advances	32.30	171.11	4,565.81	1,111.69	457.45	9,940.85	7,360.03
1.2 On Investment	0.16	-	544.87	75.51	66.39	754.87	903.41
1.2.1 Government Bonds	0.16	-	544.87	75.51	66.39	747.55	903.41
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	7.33	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.52	1.50	15.61	11.43	2.54	18.33	20.60
1.5 On Others	-	-	60.15	3.66	44.78	204.54	138.39
2. Commission and Discount	0.70	10.53	236.67	94.65	1.10	76.71	161.27
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.70	0.68	21.10	10.66	0.79	63.14	157.38
2.3 Others	-	9.84	215.57	83.99	0.31	13.57	3.89
3. Exchange Flactuation Income	-	-	0.47	0.01	-	14.15	17.05
3.1 Due to Change in Exchange Rate	-	-	0.37	0.01	-	2.46	0.64
3.2 Due to Foreign Currency Transaction	-	-	0.10	-	-	11.69	16.41
4. Other Operating Income	3.81	-	174.59	-	33.52	576.63	472.37
5. Non Operating Income	-	-	1.45	1.89	71.55	45.42	0.54
6. Write Back from Provisions for loss	4.84	-	150.37	44.76	-	2,551.35	516.96
7. Recovery of written-off Loan	0.13	-	0.32	-	-	0.80	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	36.16	858.04	-	-	-	-	-
Total Income	79.62	1,041.17	5,750.32	1,343.60	677.33	14,183.67	9,590.61

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	3,583.50	135.35	3,597.58	3,707.63	3,733.14	312.72	70.01
1.1 On Deposit Liabilities	3,492.85	135.35	3,455.80	3,707.45	3,623.14	312.55	70.01
1.1.1 Saving Account	670.78	12.21	883.24	871.51	507.93	62.24	20.20
1.1.2 Fixed Account	2,767.97	120.24	2,493.66	2,794.28	3,050.51	241.23	47.93
1.1.2.1 Up to 3 months Fixed Account	82.28	-	40.10	-	694.73	-	7.22
1.1.2.2 3 to 6 months Fixed Account	347.96	-	225.35	0.42	372.51	42.80	10.27
1.1.2.3 6 months to 1 year Fixed Account	1,220.75	92.14	750.52	1,855.85	493.47	122.52	19.69
1.1.2.4 Above 1 year Fixed Account	1,116.97	28.10	1,477.69	938.01	1,489.80	75.91	10.76
1.1.3 Call Deposit	54.10	2.90	78.90	41.66	64.70	9.08	1.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	90.65	-	141.78	0.18	110.00	0.18	-
2. Commission Expense	25.50	-	-	-	-	0.34	-
3. Staff Expense	677.42	19.29	625.30	614.70	397.09	81.75	45.76
4. Office Operating Expenses	493.08	16.13	575.49	464.34	352.74	79.80	25.33
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	9.56	-	0.01	-	-
7. Provision for Risk	636.98	49.16	1,283.37	970.95	3,099.88	-	38.47
7.1 Loan loss Provision	636.98	49.16	1,041.39	970.95	3,099.88	-	38.47
7.1.1 General Loan loss Provision	-	(2.26)	(192.26)	177.04	412.72	-	9.69
7.1.1.1 Pass Loan Loss Provision	-	(0.96)	(49.66)	60.96	143.09	-	2.37
7.1.1.2 Watch List Provision	-	(1.31)	(142.60)	116.09	269.63	-	7.32
7.1.2 Special Loan Loss Provision	636.98	51.42	1,233.65	793.91	2,675.79	-	28.77
7.1.3 Additional Loan Loss Provision	-	-	-	-	11.38	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	241.98	-	-	-	-
8. Loan Written Off	51.35	-	-	14.52	110.12	-	0.12
9. Provision for Staff Bonus	104.38	-	1.96	104.34	62.48	17.07	-
10. Provision for Income Tax	304.13	-	5.31	250.46	182.47	35.76	1.55
11. Others	-	-	-	-	-	-	-
12. Net Profit	635.30	-	12.38	688.63	379.88	117.88	6.84
Total Expenses	6,511.64	219.92	6,110.94	6,815.57	8,317.83	645.32	188.09

Income

1. Interest Income	5,874.64	197.71	5,688.50	6,375.66	5,590.53	448.92	136.12
1.1 On Loans and Advances	5,330.83	184.98	5,054.59	5,632.14	5,034.22	407.52	122.17
1.2 On Investment	517.34	-	594.42	660.43	455.55	35.35	5.22
1.2.1 Government Bonds	517.34	-	594.42	660.43	455.55	35.22	5.22
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.12	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	11.98	-	12.61	16.34	16.38	6.05	1.92
1.5 On Others	14.49	12.73	26.88	66.74	84.38	-	6.81
2. Commission and Discount	335.52	0.42	26.89	337.29	13.01	14.28	7.80
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	335.52	0.25	26.89	126.76	13.01	14.28	0.17
2.3 Others	-	0.17	-	210.53	-	-	7.63
3. Exchange Flactuation Income	1.86	-	75.22	-	-	-	-
3.1 Due to Change in Exchange Rate	1.10	-	8.85	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.76	-	66.37	-	-	-	-
4. Other Operating Income	76.32	4.54	233.30	31.51	209.03	1.90	4.39
5. Non Operating Income	-	0.87	86.97	-	84.75	1.17	-
6. Write Back from Provisions for loss	219.50	-	-	70.01	2,420.19	179.05	39.79
7. Recovery of written-off Loan	3.79	-	0.06	1.10	0.32	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	16.39	-	-	-	-	-
Total Income	6,511.64	219.92	6,110.94	6,815.57	8,317.83	645.32	188.09

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	353.27	338.47	248.62	1.85	587.27	910.21	595.10
1.1 On Deposit Liabilities	353.27	336.95	248.62	1.85	587.27	910.21	595.10
1.1.1 Saving Account	62.42	47.25	38.69	1.83	102.77	164.16	74.25
1.1.2 Fixed Account	276.78	281.99	203.57	-	473.55	735.28	510.93
1.1.2.1 Up to 3 months Fixed Account	-	35.38	-	-	78.16	55.07	20.40
1.1.2.2 3 to 6 months Fixed Account	97.92	98.25	-	-	88.38	60.93	25.73
1.1.2.3 6 months to 1 year Fixed Account	116.84	99.68	-	-	194.19	285.65	156.84
1.1.2.4 Above 1 year Fixed Account	62.03	48.68	203.57	-	112.82	333.64	307.96
1.1.3 Call Deposit	14.07	7.71	6.37	0.02	10.95	10.77	9.92
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.52	-	-	-	-	-
2. Commission Expense	-	0.55	-	-	-	-	-
3. Staff Expense	110.12	64.80	63.01	7.15	136.76	126.00	63.35
4. Office Operating Expenses	81.18	51.64	56.10	9.21	103.69	111.92	56.31
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	488.33	16.22	31.32	-	194.32	39.53	79.99
7.1 Loan loss Provision	488.33	16.22	31.32	-	194.32	39.53	79.99
7.1.1 General Loan loss Provision	178.92	4.27	1.04	-	(23.18)	-	2.31
7.1.1.1 Pass Loan Loss Provision	50.96	-	-	-	(20.21)	-	-
7.1.1.2 Watch List Provision	127.96	4.27	1.04	-	(2.97)	-	2.31
7.1.2 Special Loan Loss Provision	309.41	11.95	30.28	-	217.50	-	77.68
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	39.53	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	10.47	-	-
9. Provision for Staff Bonus	12.16	11.02	3.45	-	-	-	11.10
10. Provision for Income Tax	32.84	29.75	9.32	-	-	1.50	29.97
11. Others	-	-	-	-	-	-	-
12. Net Profit	76.62	69.41	21.75	36.32	-	5.12	69.93
Total Expenses	1,154.52	581.85	433.57	54.54	1,032.52	1,194.28	905.75

Income

1. Interest Income	581.70	540.51	339.12	34.29	838.10	1,106.97	823.29
1.1 On Loans and Advances	527.69	475.44	289.56	26.81	747.52	940.23	721.32
1.2 On Investment	42.16	46.33	25.80	2.38	44.69	129.78	99.28
1.2.1 Government Bonds	42.16	37.19	25.80	-	44.69	129.78	99.28
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	9.14	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	2.38	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	11.85	7.57	10.16	3.78	12.32	36.96	2.68
1.5 On Others	-	11.18	13.60	1.32	33.56	-	-
2. Commission and Discount	2.55	21.92	0.36	-	1.29	40.24	0.23
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.55	21.92	0.36	-	1.29	40.24	0.23
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	38.96	9.61	15.04	-	30.12	34.60	48.21
5. Non Operating Income	-	0.43	29.85	-	35.62	12.47	3.44
6. Write Back from Provisions for loss	531.30	9.38	46.15	20.25	-	-	30.59
7. Recovery of written-off Loan	-	-	3.05	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	127.39	-	-
Total Income	1,154.52	581.85	433.57	54.54	1,032.52	1,194.28	905.75

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
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Expenses

1. Interest Expense	423.93	408.50	313.24	644.44	498.05	176.37	182.40
1.1 On Deposit Liabilities	423.93	408.50	313.24	643.41	498.05	176.37	182.40
1.1.1 Saving Account	65.55	73.04	69.71	112.39	89.67	29.60	33.48
1.1.2 Fixed Account	354.06	322.79	242.60	528.33	408.38	142.55	143.90
1.1.2.1 Up to 3 months Fixed Account	-	35.72	23.12	-	-	15.12	11.20
1.1.2.2 3 to 6 months Fixed Account	-	77.45	14.34	12.39	39.01	31.57	7.06
1.1.2.3 6 months to 1 year Fixed Account	354.06	112.88	96.96	122.35	255.51	50.94	56.99
1.1.2.4 Above 1 year Fixed Account	-	96.74	108.17	393.60	113.86	44.92	68.64
1.1.3 Call Deposit	4.31	12.66	0.93	2.69	-	4.22	5.03
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.03	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	113.25	127.11	22.11	142.84	92.79	37.26	67.85
4. Office Operating Expenses	80.30	112.69	136.25	113.82	71.52	26.76	53.54
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	7.24	-	-	-	-	23.49
7. Provision for Risk	274.58	88.17	310.59	93.78	(29.38)	92.50	-
7.1 Loan loss Provision	274.58	88.17	310.59	93.78	(29.38)	92.50	-
7.1.1 General Loan loss Provision	31.02	29.30	-	3.42	(7.30)	11.96	-
7.1.1.1 Pass Loan Loss Provision	7.36	5.57	-	-	(7.93)	4.92	-
7.1.1.2 Watch List Provision	23.66	23.73	-	3.42	0.64	7.04	-
7.1.2 Special Loan Loss Provision	243.55	58.87	310.59	90.36	(22.08)	80.54	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	2.59	3.59	5.23	151.95	-	1.62	-
9. Provision for Staff Bonus	-	17.74	-	21.26	14.15	3.14	-
10. Provision for Income Tax	0.89	47.70	-	77.44	38.21	10.00	(31.75)
11. Others	-	-	-	-	-	-	-
12. Net Profit	2.08	111.94	-	113.91	89.15	23.32	31.94
Total Expenses	897.61	924.68	787.42	1,359.45	774.49	370.97	327.47

Income

1. Interest Income	563.76	593.80	479.95	910.50	696.92	263.97	270.93
1.1 On Loans and Advances	505.19	518.78	455.42	832.44	598.64	241.59	245.85
1.2 On Investment	36.02	63.10	-	52.65	91.76	-	20.87
1.2.1 Government Bonds	36.02	-	-	52.65	-	-	20.87
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	63.10	-	-	91.76	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.80	7.54	24.52	11.38	6.51	6.71	4.22
1.5 On Others	19.75	4.38	-	14.03	-	15.67	-
2. Commission and Discount	26.69	1.60	0.44	24.80	23.24	15.51	15.23
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	26.69	1.60	0.44	6.41	23.24	1.44	2.57
2.3 Others	-	-	-	18.39	-	14.06	12.66
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	38.24	37.18	7.14	24.21	54.33	51.25	13.23
5. Non Operating Income	-	12.61	0.21	24.34	-	1.08	4.09
6. Write Back from Provisions for loss	254.29	276.10	92.40	375.59	-	39.17	23.99
7. Recovery of written-off Loan	-	3.38	-	-	-	-	-
8. Income from Extra Ordinary transactions	14.64	-	-	-	-	-	-
9. Net Loss	-	-	207.28	-	-	-	-
Total Income	897.61	924.68	787.42	1,359.45	774.49	370.97	327.47

BFI Name	CMerchant	GBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	78.02	575.62	1,306.84	1,417.51	568.19
1.1 On Deposit Liabilities	78.02	571.46	1,269.87	1,369.88	568.19
1.1.1 Saving Account	0.22	80.25	222.43	132.40	89.09
1.1.2 Fixed Account	77.77	475.78	1,024.65	1,197.82	460.82
1.1.2.1 Up to 3 months Fixed Account	-	27.45	21.60	-	-
1.1.2.2 3 to 6 months Fixed Account	-	76.19	44.17	201.23	87.45
1.1.2.3 6 months to 1 year Fixed Account	-	153.93	449.98	502.86	182.04
1.1.2.4 Above 1 year Fixed Account	77.77	218.21	508.90	493.73	191.34
1.1.3 Call Deposit	0.04	15.43	22.78	39.66	18.27
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	4.16	36.97	47.63	-
2. Commission Expense	-	1.34	8.39	-	-
3. Staff Expense	8.18	100.46	210.57	211.17	125.52
4. Office Operating Expenses	7.08	64.31	124.25	136.61	82.70
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	5.46	10.16	6.93	-
7. Provision for Risk	-	186.07	32.89	94.05	174.08
7.1 Loan loss Provision	-	186.05	32.89	94.05	174.08
7.1.1 General Loan loss Provision	-	7.19	5.79	31.23	-
7.1.1.1 Pass Loan Loss Provision	-	1.40	5.79	6.13	-
7.1.1.2 Watch List Provision	-	5.79	-	25.09	-
7.1.2 Special Loan Loss Provision	-	178.86	27.11	62.82	174.08
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	0.02	-	-	-
8. Loan Written Off	-	-	-	36.92	-
9. Provision for Staff Bonus	-	4.79	55.61	52.68	-
10. Provision for Income Tax	-	15.11	155.57	159.73	12.96
11. Others	-	-	-	-	-
12. Net Profit	-	27.96	344.94	314.38	42.70
Total Expenses	93.29	981.13	2,249.23	2,429.98	1,006.15

Income

1. Interest Income	-	748.67	1,938.24	2,290.72	808.41
1.1 On Loans and Advances	-	642.98	1,764.73	2,038.99	725.10
1.2 On Investment	-	85.85	109.83	248.74	68.38
1.2.1 Government Bonds	-	-	109.83	248.74	68.38
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	85.85	-	-	-
1.3 On Agency Balance	-	-	-	-	12.06
1.4 On Call Deposit	-	9.98	6.97	1.23	2.83
1.5 On Others	-	9.85	56.71	1.76	0.03
2. Commission and Discount	-	30.02	111.98	112.19	3.26
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.35	111.98	-	3.25
2.3 Others	-	28.67	-	112.19	0.01
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	-	38.78	107.96	27.07	48.74
5. Non Operating Income	70.29	-	0.06	-	10.46
6. Write Back from Provisions for loss	-	163.66	90.98	-	135.29
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	23.00	-	-	-	-
Total Income	93.29	981.13	2,249.23	2,429.98	1,006.15

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,049.68	20,299.73	19,457.26	17,041.66	13,350.31	14,336.60	7,879.98	11,010.48
Fishery Related	729.56	1,255.37	678.63	826.65	-	316.36	54.94	163.18
Mining Related	3,344.11	111.45	421.12	964.16	-	-	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	46,335.48	34,580.88	79,440.49	100,867.15	12,505.55	86,862.32	42,421.44	50,231.82
Construction	3,386.73	3,785.38	24,829.03	7,390.69	8,786.86	2,380.73	916.01	3,890.14
Electricity,Gas and Water	16,036.43	25,174.46	40,195.91	32,970.27	8,796.65	20,149.16	9,947.75	18,623.75
Metal Products, Mach. & Ele. Eqp.	2,611.02	3,532.03	6,737.56	4,919.45	1,042.69	9,264.26	2,606.48	2,937.61
Tras., Com. and Public Utilities	1,228.39	3,395.26	4,947.66	4,609.52	1,318.84	4,741.81	210.57	2,055.02
Wholesaler & Retailer	40,490.18	67,904.98	92,914.63	67,864.68	21,119.44	45,905.86	30,823.48	50,055.48
Finance, Insurance and Real Estate	8,127.67	21,144.04	21,803.98	33,833.38	4,486.25	18,648.38	6,917.14	20,987.32
Tourism Service**	9,317.31	18,575.77	10,780.06	22,456.89	1,034.11	12,503.36	7,351.33	4,846.76
Other Services	7,610.74	9,655.78	13,201.19	19,562.61	1,653.08	9,331.91	2,127.94	7,275.33
Consumption Loans	77,008.07	96,514.45	77,921.68	36,099.16	12,766.24	15,257.07	20,945.61	40,409.69
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	12,882.61	2,973.93	40,350.55	6,775.34	1,520.78	14,367.10	10,423.54	11,186.55
TOTAL sectorwise	236,157.98	308,903.51	433,679.75	356,576.22	88,519.59	254,336.84	142,847.92	223,673.14

Product Wise

Term Loan	58,595.38	84,238.00	128,909.66	114,865.42	12,452.44	104,859.65	47,436.53	76,630.57
Overdraft	7,277.95	5,809.99	3,041.81	2,290.61	105.40	3,309.77	123.03	3,316.09
Cash Credit Loan	18,589.81	64,789.84	1,930.82	25,595.13	7,254.32	47,465.32	19,517.15	45,370.45
Trust Receipt Loan/Import Loan	2,215.88	1,734.89	18,053.29	18,744.07	4,695.40	14,111.84	5,308.12	9,945.22
Short Term Working Capital/Demand Loan	21,418.57	25,403.32	99,785.85	126,592.45	24,379.22	34,548.73	19,888.09	25,146.20
Residential Personal Home Loan (Up to Rs. 20 million)#	11,528.65	29,977.01	27,568.42	7,309.88	8,302.11	5,162.23	2,592.93	24,339.33
Real Estate Loan	9,473.41	10,076.65	24,654.78	25,116.44	8,924.24	11,262.17	3,906.42	7,061.89
Margin Nature Loan	7,862.40	6,158.72	16,763.25	3,369.17	-	2,713.54	619.19	3,440.14
Hire Purchase Loan	2,547.31	9,627.91	11,430.17	5,109.93	1,544.08	6,727.11	2,898.10	5,546.64
Deprived Sector Loan	11,430.19	14,314.13	20,765.10	18,960.08	4,612.28	12,250.81	7,223.55	10,795.38
Bills Purchased	-	8.51	11.48	59.55	3,618.02	-	0.08	700.10
Other Product	85,218.43	56,764.54	80,765.11	8,563.49	12,632.07	11,925.67	33,334.74	11,381.15
Total Product wise Loan	236,157.98	308,903.51	433,679.75	356,576.22	88,519.59	254,336.84	142,847.92	223,673.14

Collateral Wise

Gold and Silver	35,951.37	27,290.89	1,808.36	2,478.32	-	-	-	-
Government Securities	78.90	3.63	6.50	12.09	4,500.00	-	-	0.15
Non Governmental Securities	7,864.80	6,158.72	14,949.84	3,365.05	-	2,713.54	619.19	3,940.14
Fixed Deposit Receipts	964.02	1,486.94	1,551.69	1,953.23	6,109.68	1,509.96	1,199.34	2,008.97
Own	961.88	1,486.94	1,551.69	1,711.43	105.40	1,509.96	1,199.34	2,008.97
Other Licences Institutions	2.14	-	-	241.80	6,004.28	-	-	-
Collateral of Properties	179,020.44	246,202.19	386,917.61	320,821.59	67,752.18	238,885.58	117,209.11	195,852.47
Fixed Assets	119,527.43	244,577.25	273,784.34	311,676.33	57,611.15	232,370.96	58,842.29	109,099.65
Current Assets	59,493.00	1,624.94	113,133.27	9,145.26	10,141.02	6,514.62	58,366.83	86,752.82
Against security of Bill	34.97	11.54	8,127.15	-	-	-	5,308.12	9,277.61
Domestic Bills	2.25	-	2,651.27	-	-	-	-	-
Foreign Bills	32.71	11.54	5,475.88	-	-	-	5,308.12	9,277.61
Against Guarantee	9,153.91	27,697.81	11,019.92	4,899.09	2,900.68	10,877.48	6,895.48	10,390.86
Government Guarantee	300.84	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	7,163.24	10,278.96	8,864.32	4,356.46	2,761.88	-	6,739.43	9,897.70
Personal Guarantee	1,624.27	17,171.43	1,772.35	153.30	-	-	-	294.43
Collective Guarantee	4.54	30.82	3.70	5.90	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	128.93	-	-
Other Guarantee	61.03	-	0.03	-	-	10,748.55	-	-
Credit Card	0.05	19.28	1,091.82	209.61	377.11	350.27	-	106.15
Others	3,089.53	32.50	8,206.87	22,837.24	6,879.94	-	11,616.67	2,096.79
Total	236,157.98	308,903.51	433,679.75	356,576.22	88,519.59	254,336.84	142,847.92	223,673.14

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	22,372.44	5,075.87	11,851.60	12,439.79	14,732.78	51,631.86	22,746.85	13,699.14
Fishery Related	2,737.36	267.49	937.57	785.30	869.17	945.58	755.29	383.61
Mining Related	-	345.38	1,046.59	44.38	624.24	1,397.48	106.24	1,182.88
Agriculture, Forestry, Bevarage & Non Food Production Related*	10,205.78	33,424.11	46,775.88	47,128.32	32,820.91	18,528.89	92,005.89	21,767.75
Construction	22,043.58	7,892.98	15,873.86	19,867.24	4,820.81	12,554.04	9,059.39	15,495.10
Electricity,Gas and Water	6,148.32	14,308.42	35,164.34	29,401.70	19,549.89	9,579.21	27,070.53	21,481.18
Metal Products, Mach. & Ele. Eqp.	579.24	1,399.58	3,820.11	7,780.93	3,004.57	571.68	5,802.48	330.48
Tras., Com. and Public Utilities	562.87	1,866.77	4,779.33	5,845.28	3,808.35	4,799.11	7,308.49	3,994.41
Wholesaler & Retailer	57,446.66	25,629.72	46,553.11	50,512.33	49,851.21	38,344.11	91,675.45	30,380.10
Finance, Insurance and Real Estate	12,021.32	7,724.37	23,668.44	26,911.82	15,445.55	5,299.44	40,163.58	6,859.94
Tourism Service**	2,745.04	5,540.97	15,484.41	11,813.94	7,879.52	7,167.21	20,668.46	4,013.64
Other Services	5,451.12	7,126.05	10,059.35	13,224.98	10,603.16	7,131.57	20,711.81	8,503.68
Consumption Loans	80,171.88	14,438.29	75,902.08	60,502.45	47,475.33	26,924.43	102,517.23	45,823.63
Local Government	-	-	-	231.20	150.07	-	-	-
Others	16,842.55	22,017.24	395.97	766.84	13,903.88	31,143.49	30.43	1,244.95
TOTAL sectorwise	239,328.17	147,057.25	292,312.63	287,256.50	225,539.44	216,018.10	440,622.11	175,160.48

Product Wise

Term Loan	81,412.23	71,488.25	143,740.62	93,843.14	107,289.54	43,763.12	184,297.47	78,398.59
Overdraft	1,504.90	1,041.84	2,630.68	3,720.67	2,616.93	18,606.92	9,094.88	5,482.67
Cash Credit Loan	54,027.53	20,569.75	40,867.97	17,967.31	24,320.03	1,083.59	57,642.58	6,565.55
Trust Receipt Loan/Import Loan	73.25	5,529.29	4,842.51	8,439.62	5,881.50	792.15	11,951.94	1,729.92
Short Term Working Capital/Demand Loan	9,704.60	20,661.24	30,203.38	56,559.66	31,177.38	109,069.55	55,397.20	17,281.46
Residential Personal Home Loan (Up to Rs. 20 million)#	46,725.35	6,604.03	12,595.38	18,920.18	14,802.56	10,779.59	42,744.76	11,183.64
Real Estate Loan	24,273.42	1,676.20	7,906.16	15,343.75	4,478.10	2,173.27	16,564.04	4,857.98
Margin Nature Loan	2,055.21	2,531.97	10,433.28	8,254.59	9,280.75	4,658.07	12,309.39	7,026.62
Hire Purchase Loan	2,269.74	3,460.95	4,666.85	3,087.30	4,324.95	4,735.62	15,584.30	4,493.99
Deprived Sector Loan	12,276.09	7,113.34	16,101.28	13,843.53	11,255.04	17,332.52	22,158.35	11,935.99
Bills Purchased	-	1,646.76	625.76	57.00	285.65	-	771.44	-
Other Product	5,005.86	4,733.64	17,698.73	47,219.76	9,826.99	3,023.70	12,105.77	26,204.06
Total Product wise Loan	239,328.17	147,057.25	292,312.63	287,256.50	225,539.44	216,018.10	440,622.11	175,160.48

Collateral Wise

Gold and Silver	11.71	232.02	4.76	742.59	16.14	7.19	-	719.63
Government Securities	-	-	-	-	1.80	-	-	1.23
Non Governmental Securities	2,055.21	2,533.90	10,573.76	8,444.59	9,516.48	-	12,309.39	7,120.34
Fixed Deposit Receipts	1,262.20	409.62	1,298.21	2,200.57	2,053.48	1,032.46	2,293.22	1,334.42
Own	1,262.20	409.62	1,298.21	2,200.57	2,053.38	1,032.46	2,293.22	1,321.20
Other Licences Institutions	-	-	-	-	0.10	-	-	13.22
Collateral of Properties	220,400.18	124,115.65	262,792.70	264,175.09	198,843.69	214,978.45	393,103.34	149,687.13
Fixed Assets	217,920.16	85,819.71	253,131.98	219,190.81	117,525.69	214,978.45	240,662.17	99,422.23
Current Assets	2,480.03	38,295.94	9,660.71	44,984.27	81,317.99	-	152,441.17	50,264.90
Against security of Bill	-	1,646.76	2,130.72	114.28	4,761.46	-	15,327.96	2,778.35
Domestic Bills	-	1,646.76	-	-	80.15	-	-	26.35
Foreign Bills	-	-	2,130.72	114.28	4,681.31	-	15,327.96	2,752.00
Against Guarantee	14,436.88	6,391.98	14,639.80	9,034.29	8,576.54	-	486.02	871.44
Government Guarantee	0.18	-	238.34	231.20	149.93	-	324.52	7.19
Institutional Guarantee	13,999.20	5,615.09	14,251.91	8,776.34	7,873.26	-	-	183.18
Personal Guarantee	-	597.81	117.08	26.75	248.47	-	161.51	663.20
Collective Guarantee	-	-	32.48	-	-	-	-	0.22
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	437.50	179.08	-	-	304.88	-	-	17.65
Credit Card	260.28	324.99	784.24	309.79	825.66	-	575.21	238.92
Others	901.71	11,402.34	88.44	2,235.31	944.18	-	16,526.97	12,409.04
Total	239,328.17	147,057.25	292,312.63	287,256.50	225,539.44	216,018.10	440,622.11	175,160.48

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	18,360.44	13,978.60	12,431.59	8,904.57	427.90	66.95	507.76	1,793.96
Fishery Related	744.54	662.52	474.82	987.38	31.30	-	-	25.76
Mining Related	139.97	1,213.60	189.68	-	2.29	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	22,705.88	36,861.93	43,754.33	33,950.41	918.28	0.96	538.04	2,004.30
Construction	13,450.62	6,317.80	13,983.25	7,284.57	7,643.96	45.16	39.52	955.69
Electricity,Gas and Water	23,995.31	30,433.59	20,190.48	23,022.13	1,429.70	-	-	2,365.25
Metal Products, Mach. & Ele. Eqp.	2,561.58	4,525.25	4,397.81	1,791.85	304.57	2.70	-	179.04
Tras., Com. and Public Utilities	3,582.39	6,680.49	3,267.05	3,588.05	489.55	11.68	128.32	731.42
Wholesaler & Retailer	26,664.61	49,507.34	36,803.18	25,644.50	10,382.50	21.80	895.14	6,246.75
Finance, Insurance and Real Estate	35,672.68	19,176.38	24,893.88	14,069.77	5,331.73	-	160.00	6,156.24
Tourism Service**	20,214.14	10,237.05	21,259.29	6,311.57	852.80	25.35	-	1,909.26
Other Services	7,733.76	7,495.25	23,130.47	8,689.23	481.95	0.79	256.33	1,763.46
Consumption Loans	26,772.17	50,759.59	33,443.26	19,226.83	18,859.17	154.74	22.33	17,957.33
Local Government	-	-	-	-	-	-	-	3.34
Others	22,350.07	5,450.72	2,956.47	32,261.59	57.86	2.95	-	4,590.22
TOTAL sectorwise	224,948.16	243,300.11	241,175.56	185,732.44	47,213.55	333.09	2,547.43	46,682.04

Product Wise

Term Loan	77,785.97	98,915.95	109,899.72	97,309.34	18,868.95	177.73	711.63	21,416.80
Overdraft	9,699.87	5,418.74	1,073.76	450.03	2,632.21	44.07	105.70	1,842.75
Cash Credit Loan	29,825.26	44,551.84	26,938.71	30,401.36	5,923.78	4.90	721.54	4,927.89
Trust Receipt Loan/Import Loan	886.18	4,756.84	2,875.15	2,619.97	-	-	-	-
Short Term Working Capital/Demand Loan	13,528.66	34,961.75	34,901.70	12,392.25	72.05	-	-	555.33
Residential Personal Home Loan (Up to Rs. 20 million)#	8,730.56	18,052.92	13,450.95	10,682.79	7,186.13	23.42	39.52	7,285.84
Real Estate Loan	23,765.08	5,917.25	16,688.40	6,817.62	1,177.25	7.50	160.00	3,163.13
Margin Nature Loan	8,281.50	2,393.26	5,346.87	3,311.54	2,344.12	-	-	1,519.94
Hire Purchase Loan	5,923.25	6,717.68	5,535.16	6,848.75	1,228.61	17.45	128.32	1,649.80
Deprived Sector Loan	11,346.56	11,944.63	11,928.21	9,197.12	3,984.12	25.77	15.43	3,795.84
Bills Purchased	3,114.52	354.11	251.49	867.73	-	-	-	-
Other Product	32,060.75	9,315.15	12,285.44	4,833.94	3,796.33	32.25	665.30	524.73
Total Product wise Loan	224,948.16	243,300.11	241,175.56	185,732.44	47,213.55	333.09	2,547.43	46,682.04

Collateral Wise

Gold and Silver	7,706.72	0.36	7.09	-	522.13	-	-	177.18
Government Securities	-	-	1.20	-	-	-	-	-
Non Governmental Securities	8,400.19	2,393.26	5,421.87	-	2,501.99	-	-	1,519.94
Fixed Deposit Receipts	1,267.82	1,556.33	784.17	1,507.90	735.42	29.10	22.33	344.64
Own	1,267.82	1,556.33	784.17	1,507.90	730.92	29.10	22.33	344.64
Other Licences Institutions	-	-	-	-	4.50	-	-	-
Collateral of Properties	190,533.90	230,454.01	221,232.30	173,224.68	38,448.33	242.62	2,525.10	40,426.84
Fixed Assets	186,909.66	215,351.77	178,653.36	150,046.41	38,404.55	242.62	2,525.10	40,426.84
Current Assets	3,624.24	15,102.24	42,578.94	23,178.27	43.78	-	-	-
Against security of Bill	-	356.51	773.50	867.73	-	-	-	-
Domestic Bills	-	354.11	0.78	867.73	-	-	-	-
Foreign Bills	-	2.40	772.72	-	-	-	-	-
Against Guarantee	12,924.49	731.83	8,793.38	18.83	3,994.39	12.46	-	4,213.46
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	12,716.68	27.01	8,056.16	-	3,778.95	-	-	2,868.54
Personal Guarantee	53.47	587.78	512.67	18.83	115.03	12.46	-	1,113.51
Collective Guarantee	-	14.37	100.00	-	2.49	-	-	231.41
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.63	15.61	-	-	97.93	-	-	-
Credit Card	212.07	197.02	189.60	133.59	-	-	-	-
Others	3,902.97	7,610.78	3,972.43	9,979.71	1,011.29	48.91	-	-
Total	224,948.16	243,300.11	241,175.56	185,732.44	47,213.55	333.09	2,547.43	46,682.04

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	969.60	219.30	2,619.98	3,677.60	5,385.48	68.82	3,644.76	3,183.60
Fishery Related	14.34	26.14	45.34	354.29	105.82	38.32	138.34	344.85
Mining Related	-	-	4.74	146.39	-	-	42.36	110.42
Agriculture, Forestry, Bevarage & Non Food Production Related*	821.19	268.42	4,709.29	3,473.39	2,316.02	149.99	4,840.02	7,974.43
Construction	36.22	301.02	574.18	6,952.49	658.50	169.62	2,176.97	2,033.29
Electricity,Gas and Water	1.50	214.01	2,995.43	499.34	1,316.60	-	1,876.55	-
Metal Products, Mach. & Ele. Eqp.	1.48	11.62	235.11	327.85	178.74	16.81	404.81	201.61
Tras., Com. and Public Utilities	238.02	157.30	1,343.43	1,482.66	841.84	49.38	538.70	796.72
Wholesaler & Retailer	3,990.05	629.56	12,465.55	8,752.47	6,832.12	183.59	4,584.62	10,921.16
Finance, Insurance and Real Estate	684.72	710.74	12,337.17	12,459.86	4,803.09	57.58	4,521.97	5,164.27
Tourism Service**	456.23	149.42	6,131.71	4,255.99	1,603.88	16.16	2,167.79	10,920.78
Other Services	697.60	69.58	1,930.16	2,605.15	2,118.68	-	1,214.39	4,068.21
Consumption Loans	4,929.52	1,598.92	21,505.53	23,964.34	18,823.55	218.24	12,975.89	12,498.47
Local Government	-	-	-	-	0.35	-	7.83	-
Others	1.17	1,502.81	33,495.57	7,759.36	9,230.59	376.62	11,997.81	1,662.80
TOTAL sectorwise	12,841.65	5,858.82	#####	76,711.16	54,215.27	1,345.14	51,132.82	59,880.61

Product Wise

Term Loan	4,337.89	2,210.38	47,996.97	26,025.12	32,073.59	334.93	23,634.72	23,510.93
Overdraft	435.32	77.02	2,389.07	2,489.24	2,890.32	299.94	2,956.18	673.91
Cash Credit Loan	3,485.25	-	8,149.33	8,819.91	3,767.48	-	5,953.12	10,120.23
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	128.12	491.05	4,386.65	1,810.68	383.90	159.45	1,463.43	671.00
Residential Personal Home Loan (Up to Rs. 20 million)#	1,651.77	996.26	15,196.35	12,029.61	5,348.87	239.18	6,343.05	4,444.68
Real Estate Loan	492.68	51.15	8,675.42	7,571.55	1,987.61	57.58	598.64	4,936.59
Margin Nature Loan	440.84	162.20	3,722.35	3,051.40	1,840.27	-	1,771.99	2,331.21
Hire Purchase Loan	507.93	276.26	1,859.67	2,189.86	1,001.73	42.31	818.44	876.27
Deprived Sector Loan	643.71	481.76	5,318.01	4,433.47	3,573.43	69.32	3,123.25	3,091.44
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	718.16	1,112.75	2,699.37	8,290.33	1,348.06	142.42	4,469.97	9,224.35
Total Product wise Loan	12,841.65	5,858.82	#####	76,711.16	54,215.27	1,345.14	51,132.82	59,880.61

Collateral Wise

Gold and Silver	321.55	-	946.28	1,108.84	911.19	-	534.07	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	440.84	157.20	3,722.35	2,994.53	1,840.27	-	1,786.15	2,331.21
Fixed Deposit Receipts	102.29	27.38	699.15	554.59	436.88	127.30	525.61	362.95
Own	102.29	27.38	699.15	554.59	436.88	127.30	525.61	362.95
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,728.03	4,999.31	86,424.96	65,730.03	48,056.11	1,217.84	42,647.64	55,673.58
Fixed Assets	11,728.03	4,999.31	86,424.96	65,688.72	48,056.11	1,217.84	42,627.59	55,673.58
Current Assets	-	-	-	41.31	-	-	20.05	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	247.77	673.44	5,147.32	6,189.35	2,970.40	-	5,612.81	1,377.47
Government Guarantee	-	-	-	-	0.35	-	3.13	-
Institutional Guarantee	191.98	673.44	1,846.61	5,603.14	2,559.96	-	4,421.36	1,376.67
Personal Guarantee	55.79	-	2,728.26	458.54	392.02	-	1,116.42	0.00
Collective Guarantee	-	-	572.44	117.42	18.07	-	68.11	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	10.26	-	-	3.80	-
Credit Card	-	-	-	16.98	-	-	-	-
Others	1.17	1.50	3,453.13	116.84	0.43	-	26.53	135.40
Total	12,841.65	5,858.82	#####	76,711.16	54,215.27	1,345.14	51,132.82	59,880.61

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,488.22	270.38	306.11	574.25	353.31	152.51	0.00	713.26
Fishery Related	188.14	-	2.49	5.45	-	23.63	-	22.75
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,960.12	158.38	18.63	175.00	67.79	31.80	63.70	205.66
Construction	1,193.44	89.10	0.04	238.89	956.18	127.03	-	50.00
Electricity,Gas and Water	2,207.47	58.00	-	1.48	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	166.53	-	4.12	-	18.78	2.89	-	-
Tras., Com. and Public Utilities	807.75	148.61	0.15	119.83	241.51	127.93	9.03	118.63
Wholesaler & Retailer	5,143.47	494.47	97.26	1,175.70	296.30	178.07	77.40	844.11
Finance, Insurance and Real Estate	5,777.70	221.47	7.74	737.97	453.06	328.04	90.40	585.03
Tourism Service**	2,984.30	200.82	40.98	91.59	170.88	79.96	20.70	256.21
Other Services	2,583.80	76.67	2.10	404.02	106.65	211.25	-	223.65
Consumption Loans	19,120.26	862.04	359.35	2,440.25	1,934.32	980.80	218.94	1,492.31
Local Government	-	-	-	-	-	-	33.18	-
Others	25.27	991.46	106.49	31.32	286.63	522.09	1,678.93	2,430.82
TOTAL sectorwise	49,646.48	3,571.42	945.46	5,995.74	4,885.41	2,766.01	2,192.27	6,942.44

Product Wise

Term Loan	12,727.24	902.28	322.23	2,733.72	2,282.37	645.97	124.27	3,166.84
Overdraft	2,713.05	44.25	72.18	160.36	156.57	146.14	-	328.16
Cash Credit Loan	5,148.91	226.23	71.26	444.82	89.76	-	-	239.53
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,007.05	112.95	-	289.52	-	169.99	147.82	502.00
Residential Personal Home Loan (Up to Rs. 20 million)#	7,610.68	664.19	-	666.58	956.18	351.67	535.62	690.85
Real Estate Loan	3,816.83	50.00	-	260.02	333.74	230.56	1,195.91	327.19
Margin Nature Loan	1,931.19	63.58	-	160.38	201.57	335.40	26.19	398.64
Hire Purchase Loan	1,156.67	109.86	5.16	141.10	223.71	144.85	120.22	145.85
Deprived Sector Loan	3,863.83	429.38	167.68	576.90	330.28	132.64	33.18	489.72
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,671.02	968.70	306.94	562.35	311.22	608.79	9.05	653.67
Total Product wise Loan	49,646.48	3,571.42	945.46	5,995.74	4,885.41	2,766.01	2,192.27	6,942.44

Collateral Wise

Gold and Silver	276.65	105.33	99.91	370.45	119.81	-	-	137.74
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,931.19	63.58	-	160.38	-	-	26.19	398.64
Fixed Deposit Receipts	801.40	31.44	6.70	46.75	46.66	67.74	0.05	107.14
Own	801.40	31.44	6.70	46.75	46.66	67.74	0.05	107.14
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,862.95	2,191.93	838.85	4,914.40	4,261.62	2,234.66	453.93	5,919.85
Fixed Assets	45,862.95	2,191.93	838.85	4,914.40	4,261.62	2,233.66	360.50	5,919.85
Current Assets	-	-	-	-	-	1.00	93.43	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	739.75	171.47	-	503.75	255.74	122.94	33.18	379.08
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	440.09	171.47	-	445.64	119.32	93.95	-	258.21
Personal Guarantee	282.46	-	-	58.12	136.42	28.99	-	120.87
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	34.54	1,007.67	-	-	201.57	340.68	1,678.93	-
Total	49,646.48	3,571.42	945.46	5,995.74	4,885.41	2,766.01	2,192.27	6,942.44

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	466.25	541.37	381.69	494.35	558.01	383.54	296.62	537.79
Fishery Related	8.81	37.99	23.17	41.20	-	14.82	22.12	17.68
Mining Related	51.50	-	-	-	-	-	28.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	504.63	149.51	339.70	264.62	190.93	370.23	184.43	24.68
Construction	290.91	269.44	451.11	283.82	-	125.04	280.37	10.70
Electricity,Gas and Water	42.60	-	26.94	-	-	-	61.68	-
Metal Products, Mach. & Ele. Eqp.	281.13	33.60	32.60	22.77	-	77.04	78.26	23.67
Tras., Com. and Public Utilities	711.53	53.49	62.64	39.23	-	177.32	168.63	-
Wholesaler & Retailer	1,333.76	464.90	310.65	939.51	1,096.05	1,282.95	499.86	491.99
Finance, Insurance and Real Estate	991.11	1,224.78	350.61	829.27	176.73	608.93	307.36	82.41
Tourism Service**	775.29	291.78	81.95	56.31	129.27	480.11	55.57	32.47
Other Services	471.08	722.43	15.24	127.26	-	133.48	68.43	4.78
Consumption Loans	2,651.43	1,442.69	1,378.25	2,010.37	21.87	2,359.38	1,614.91	742.88
Local Government	-	-	-	-	-	-	-	-
Others	191.11	1,299.79	802.25	40.52	512.21	90.05	1,411.01	21.06
TOTAL sectorwise	8,771.14	6,531.76	4,256.80	5,149.23	2,685.07	6,102.90	5,077.98	1,990.11

Product Wise

Term Loan	1,661.91	1,291.97	319.40	556.29	86.37	2,540.39	1,587.29	636.66
Overdraft	-	381.57	451.30	308.90	349.99	105.40	104.79	267.80
Cash Credit Loan	-	92.07	323.97	-	1,136.28	876.62	249.20	320.21
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,245.69	228.32	52.84	83.64	-	231.60	507.26	37.28
Residential Personal Home Loan (Up to Rs. 20 million)#	565.14	784.92	819.82	333.23	5.38	637.37	699.60	30.77
Real Estate Loan	683.92	1,278.61	343.58	563.43	107.60	576.34	167.59	53.80
Margin Nature Loan	203.22	465.20	281.66	178.05	-	64.65	170.61	-
Hire Purchase Loan	883.95	37.45	114.05	76.40	-	459.64	172.28	3.11
Deprived Sector Loan	420.06	337.14	334.39	314.04	145.64	377.95	247.64	103.48
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,107.26	1,634.51	1,215.78	2,735.25	853.80	232.95	1,171.73	537.00
Total Product wise Loan	8,771.14	6,531.76	4,256.80	5,149.23	2,685.07	6,102.90	5,077.98	1,990.11

Collateral Wise

Gold and Silver	678.74	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	219.32	465.20	283.73	178.05	-	64.65	170.61	-
Fixed Deposit Receipts	119.27	50.58	56.56	55.03	15.17	156.31	40.94	33.80
Own	118.56	50.58	56.56	55.03	15.17	156.31	40.94	33.80
Other Licences Institutions	0.71	-	-	-	-	-	-	-
Collateral of Properties	7,326.25	5,790.43	3,786.05	4,577.00	107.60	5,778.01	4,637.48	1,956.31
Fixed Assets	7,325.96	5,790.43	3,786.05	4,563.07	107.60	5,778.01	4,637.48	1,956.31
Current Assets	0.29	-	-	13.94	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	331.68	225.55	130.44	338.64	-	103.94	225.68	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	224.71	225.55	0.98	240.02	-	26.74	222.37	-
Personal Guarantee	106.97	-	124.46	98.62	-	77.19	3.23	-
Collective Guarantee	-	-	-	-	-	-	0.08	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	95.88	-	0.03	0.50	2,562.29	-	3.27	-
Total	8,771.14	6,531.76	4,256.80	5,149.23	2,685.07	6,102.90	5,077.98	1,990.11

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	190.02	49.19	226.87	949.62	771.11	449.05
Fishery Related	1.00	-	8.44	62.94	11.77	68.33
Mining Related	-	-	0.88	14.78	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	6.46	199.99	130.33	858.46	464.83	564.40
Construction	213.38	-	445.94	400.12	-	348.39
Electricity,Gas and Water	19.98	-	-	215.33	18.74	26.63
Metal Products, Mach. & Ele. Eqp.	11.97	-	15.60	80.06	41.95	101.26
Tras., Com. and Public Utilities	156.54	2.94	10.06	281.12	127.25	555.20
Wholesaler & Retailer	164.33	68.51	540.97	2,410.70	2,016.15	1,237.61
Finance, Insurance and Real Estate	284.96	-	508.03	2,896.79	3,330.50	702.36
Tourism Service**	52.40	37.24	221.37	1,451.74	429.63	390.66
Other Services	34.03	-	70.00	868.67	538.44	150.86
Consumption Loans	822.45	1.55	1,463.91	5,434.46	7,479.37	2,489.76
Local Government	2.63	-	-	-	-	-
Others	110.69	304.11	2,185.58	1,625.94	3,356.45	9.70
TOTAL sectorwise	2,070.84	663.53	5,827.97	17,550.74	18,586.18	7,094.21

Product Wise

Term Loan	951.81	345.91	490.37	7,929.45	6,113.77	2,662.67
Overdraft	97.68	-	-	856.35	1,234.75	54.12
Cash Credit Loan	210.48	108.00	-	2,761.04	398.81	809.49
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	259.95	84.03	606.86	314.39
Residential Personal Home Loan (Up to Rs. 20 million)#	217.12	-	1,173.81	1,789.75	5,306.02	935.50
Real Estate Loan	77.90	191.51	334.34	2,078.03	2,832.17	642.45
Margin Nature Loan	102.41	-	519.78	530.28	805.34	270.18
Hire Purchase Loan	150.68	-	41.76	428.49	106.69	482.63
Deprived Sector Loan	210.87	-	349.35	805.37	879.68	370.78
Bills Purchased	-	-	-	-	-	-
Other Product	51.89	18.11	2,658.60	287.95	302.09	552.00
Total Product wise Loan	2,070.84	663.53	5,827.97	17,550.74	18,586.18	7,094.21

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	102.41	-	-	530.29	805.36	-
Fixed Deposit Receipts	52.19	-	81.35	254.52	180.69	89.23
Own	52.19	-	81.35	254.52	180.69	89.23
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,707.06	663.53	5,004.22	15,989.14	16,501.01	6,530.14
Fixed Assets	1,707.06	663.53	5,004.22	15,989.14	16,501.01	6,530.14
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	209.18	-	216.68	769.65	1,099.12	192.35
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	110.45	-	215.90	640.56	498.33	99.64
Personal Guarantee	92.30	-	0.78	129.08	600.79	92.71
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.81	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	525.72	7.14	-	282.48
Total	2,070.84	663.53	5,827.97	17,550.74	18,586.18	7,094.21

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-June	Mid-July	% change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	50,334	59,480	63,015	67,125	69,040	18.17	5.94	2.85
	a. Paid-up Capital	30,093	34,388	35,835	38,329	38,429	14.27	4.21	0.26
	b. Statutory Reserves	9,012	11,190	12,274	13,406	13,620	24.16	9.69	1.60
	c. Retained Earning	5,520	6,645	4,076	2,542	2,639	20.38	-38.66	3.83
	d. Others Reserves	5,709	7,258	10,830	12,849	14,351	27.14	49.22	11.69
2	BORROWINGS	233,582	214,238	230,746	223,720	239,468	-8.28	7.71	7.04
	a. NRB	22,655	7,944	6,221	544	544	-64.94	-21.69	0.00
	b. Others	210,926	206,294	224,525	223,176	238,924	-2.20	8.84	7.06
3	DEPOSITS	159,023	167,093	176,661	193,359	199,756	5.07	5.73	3.31
4	BILLS PAYABLE	38	27	41	20	19	-27.62	52.50	-8.57
5	OTHER LIABILITIES	42,123	46,185	56,740	77,749	61,892	9.64	22.85	-20.39
	a. Loan Loss Provision	11,708	18,383	21,865	30,096	24,267	57.01	18.94	-19.37
	b. Interest Suspense a/c	4,727	6,921	11,557	18,700	13,601	46.42	66.98	-27.27
	c. Others	25,688	20,881	23,318	28,953	24,024	-18.72	11.67	-17.02
6	RECONCILIATION A/c	22,174	15,568	19,691	20,882	19,387	-29.79	26.48	-7.16
7	PROFIT & LOSS A/c	12,378	5,191	6,837	5,950	8,876	-58.06	31.70	49.18
	Total	519,651	507,782	553,731	588,806	598,438	-2.28	9.05	1.64
Assets									
1	LIQUID FUNDS	20,320	26,963	34,592	26,386	42,568	32.70	28.29	61.33
	a. Cash Balance	371	494	424	376	325	33.06	-14.19	-13.44
	b. Bank Balance	10,770	17,249	22,748	17,500	30,375	60.16	31.88	73.58
	c. Money at Call	9,178	9,220	11,420	8,511	11,867	0.46	23.86	39.44
2	INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,111	1,080	39.23	-8.52	-2.79
3	SHARE & OTHER INVESTMENT	5,334	8,282	9,221	9,409	9,420	55.27	11.34	0.11
4	LOANS & ADVANCES	449,686	432,237	455,853	487,155	489,673	-3.88	5.46	0.52
	Institutional	90,239	72,928	59,060	46,120	48,804	-19.18	-19.02	5.82
	Individual	359,447	359,310	396,793	441,035	440,869	-0.04	10.43	-0.04
5	FIXED ASSETS	3,073	3,258	4,150	4,940	4,535	6.01	27.38	-8.19
6	OTHER ASSETS	18,137	20,078	28,488	38,014	30,297	10.70	41.89	-20.30
7	EXPENSES NOT WRITTEN OFF	3	39	0	1	1	1069.70	-98.73	0.00
8	NON BANKING ASSETS	1	1	5	7	7	0.00	279.10	-1.57
9	RECONCILIATION A/c	22,176	14,809	19,991	20,912	20,277	-33.22	34.99	-3.03
10	PROFIT & LOSS A/c	160	1,054	461	871	581	558.67	-56.22	-33.30
	Total	519,651	507,782	553,731	588,806	598,438	-2.28	9.05	1.64
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	30,522	36,966	34,342	28,949	31,513	21.11	-7.10	8.86
2	COMMISSION/FEE EXPENSES	20	45	15	20	25	124.12	-66.55	27.44
3	EMPLOYEE EXPENSES	11,857	12,689	12,584	12,452	14,088	7.02	-0.83	13.13
4	OFFICE OPERATING EXPENSES	4,358	4,651	4,245	4,152	4,683	6.72	-8.72	12.80
5	NON OPERATING EXPENSES	20	14	64	12	48	-27.38	352.21	312.14
6	PROVISION FOR RISK	5,527	25,658	26,976	24,641	26,315	364.22	5.14	6.79
7	LOAN WRITTEN OFF	35	123	155	19	41	252.87	25.59	112.15
8	EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	950.00
9	PROVISION FOR STAFF BONUS	1,955	779	1,004	911	1,354	-60.14	28.78	48.61
10	PROVISION FOR INCOME TAX	5,462	2,486	2,992	2,651	4,523	-54.49	20.37	70.63
11	NET PROFIT	12,376	4,783	6,717	5,724	8,931	-61.35	40.44	56.04
	TOTAL EXPENSES	72,151	87,444	89,095	79,531	91,522	21.20	1.89	15.08
Income									
1	INTEREST INCOME	59,985	61,707	58,836	54,869	62,791	2.87	-4.65	14.44
2	COMMISSION & DISCOUNT	1,442	618	762	938	1,282	-57.16	23.33	36.66
3	OTHER OPERATING INCOME	5,495	3,971	4,275	3,964	4,294	-27.73	7.65	8.32
4	NON OPERATING INCOME	446	158	146	95	130	-64.70	-7.46	35.88
5	PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	18,952	22,381	365.46	16.03	18.09
6	RECOVERY FOR WRITE BACK	6	4	17	14	17	-29.94	300.14	22.99
7	INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	53	79	77.81	5.22	48.58
8	NET LOSS	158	646	342	644	549	307.55	-47.01	-14.88
	TOTAL INCOME	72,151	88,416	89,095	79,531	91,522	22.54	0.77	15.08
Miscellaneous Information									
	No. of Total Staffs	23,303	22,493	21,727	21,795	21,717	-3.48	-3.41	-0.36
	No. of Total Branches	5,135	5,128	5,051	5,001	5,004	-0.14	-1.50	0.06
	No. of Total Centers	428,783	445,666	459,319	471,838	473,465	3.94	3.06	0.34
	No. of Total Groups	1,351,729	1,390,718	1,415,757	1,482,071	1,478,427	2.88	1.80	-0.25
	No. of Total Passive Groups	16,159	19,043	19,857	37,582	38,277	17.85	4.28	1.85
	No. of Total Members	5,859,530	6,016,101	5,995,358	6,195,560	6,221,295	2.67	-0.34	0.42
	No. of Total Passive Members	438,040	528,082	534,348	786,342	802,163	20.56	1.19	2.01
	No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,704,662	2,706,681	-9.65	-10.75	0.07
	No. of Total Overdue Borrowers	382,353	587,163	689,852	742,701	624,835	53.57	17.49	-15.87
	No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,157,037	6,184,054	2.57	-0.39	0.44
	Total Saving Amount (Rs million)	159,023	167,027	177,049	193,359	199,756	5.03	6.00	3.31

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,531.56
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,304.53
	e. Share Premium	-
	f. Retained Earning	769.54
	g. Others Reserves Fund	857.49
2	BORROWINGS	7,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,689.90
	a. Current	258.67
	Domestic	258.67
	Foreign	-
	b. Savings	-
	Domestic	-
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.22
	Domestic	1.22
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	2,186.89
	1. Sundry Creditors	-
	2. Loan Loss Provision	803.26
	3. Interest Suspense a/c	-
	4. Others	1,383.63
6	Reconciliation A/c	-
7	Profit & Loss A/c	1,145.54
	TOTAL Liabilities	42,843.71
Assets		
1	LIQUID FUNDS	306.98
	a. Cash Balance	0.01
	Nepalese Notes & Coins	0.01
	Foreign Currency	-
	b. Bank Balance	306.97
	1. In Nepal Rastra Bank	221.52
	Domestic Currency	221.52
	Foreign Currency	-
	2. "A" Class Licensed Institution	85.45
	Domestic Currency	85.45
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	10,990.76
	a. Govt. Securities	10,990.76
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,171.20
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,171.20
4	LOANS & ADVANCES (Including Bills Purchased)	25,141.64
4.1	LOANS & ADVANCES	25,141.64
	a. Infrastructure Project	25,141.64
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	178.08
7	OTHER ASSETS	1,055.07
	a. Accrued Interest:	426.58
	Financial Institutions	-
	Government Enterprises	52.77
	Private Sector	373.81
	b. Staff Loans / Adv.	97.67
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	530.82
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	42,843.71

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	569.16
1.1 On Deposit Liabilities	371.29
1.2 On Borrowing	197.87
2. Commission Expense	0.05
3. Staff Expense	70.97
4. Office Operating Expenses	71.84
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.65
7. Provision for Risk	202.73
7.1 Loan loss Provision	202.73
7.1.1 General Loan loss Provision	98.12
7.1.1.1 Pass Loan Loss Provision	98.12
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	104.60
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	-
9. Provision for Staff Bonus	182.23
10. Provision for Income Tax	494.50
11. Others	-
12. Net Profit	1,145.54
Total Expenses	2,737.67

Income

1. Interest Income	2,469.02
1.1 On Loans and Advances	2,082.88
1.2 On Investment	187.94
1.2.1 Government Bonds	187.94
1.2.2 Foreign Bonds	-
1.2.3 NRB Bonds	-
1.2.4 Debenture & Bonds	-
1.3 On Agency Balance	-
1.4 On Call Deposit	-
1.5 On Others	198.20
2. Commission and Discount	21.15
2.1 Bills Purchase and Discount	-
2.2 Commission	21.15
2.3 Others	-
3. Exchange Flactuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.49
6. Write Back from Provisions for loss	247.01
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,737.67

Districtwise List of Banks and Financial Institutions Branches (Asar, 2082)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	139	54	12	205	998,054	4,869
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	182	61	5	248	1,148,156	4,630
10	Koshi	Sunsari	133	39	13	185	926,962	5,011
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	6	-	26	175,298	6,742
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		763	196	36	995	4,961,412	4,986
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	84	12	3	99	739,953	7,474
17	Madhesh	Dhanusa	89	8	13	110	867,747	7,889
18	Madhesh	Mahottari	65	7	10	82	706,994	8,622
19	Madhesh	Sarlahi	83	14	9	106	862,470	8,137
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		586	84	53	723	6,114,600	8,457
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	16	-	78	325,710	4,176
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	938	149	49	1,136	2,041,587	1,797
32	Bagmati	Lalitpur	235	33	17	285	551,667	1,936
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	165	53	18	236	719,859	3,050
	Total		1,843	332	109	2,284	6,116,866	2,678
36	Gandaki	Gorkha	45	6	4	55	251,027	4,564
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	204	77	19	300	600,051	2,000
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	46	27	2	75	253,024	3,374
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		608	191	37	836	2,466,427	2,950

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	76	28	326	1,121,957	3,442
50	Lumbini	Kapilbastu	86	18	6	110	682,961	6,209
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	21	13	-	34	232,019	6,824
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	91	39	3	133	674,993	5,075
56	Lumbini	Banke	82	29	7	118	603,194	5,112
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			748	256	47	1,051	5,122,078	4,874
59	Karnali	Rukum West	22	2	1	25	166,740	6,670
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	56	10	1	67	415,126	6,196
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			217	21	3	241	1,688,412	7,006
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	133	30	5	168	904,666	5,385
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			334	52	6	392	2,694,783	6,874
Grand Total			5,099	1,132	291	6,522	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,099	1,132	291	5,004		11,526
Population per Branch [*] (Served by A, B and C class BFI's)						4,472
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,530

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	763	196	36	856	995	1,851
Madhesh	586	84	53	1,033	723	1,756
Bagmati	1,843	332	109	754	2,284	3,038
Gandaki	608	191	37	563	836	1,399
Lumbini	748	256	47	1,096	1,051	2,147
Karnali	217	21	3	238	241	479
Sudur Paschim	334	52	6	464	392	856
Total	5,099	1,132	291	5,004	6,522	11,526

* Population 29,164,578 based on final population report 2078(Census Nepal 2021) Source :

<https://censusnepal.cbs.gov.np/>

\$ E Refers to Infrastructure Development Bank

[^] Number of branches include head office, banking branches and extention counters

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
9	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
10	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
11	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
12	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06
5	Short Term Working Capital/Demand Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52
7	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
8	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
9	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04
10	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
11	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
12	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.11	725,776.47	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	6.72	596,250.43	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.26	5,038.76	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	4.76	17,403.76	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	6.96	60,834.06	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	6.91	336,877.15	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	6.44	136,635.01	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86
2.6	2 yrs and above	6.88	39,461.69	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	5.55	306,544.56	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.50	635.39	5.00	617.56	-	5.03	5.00	2.49
5	Other	3.45	666.27	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,467.15	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	152,187.18	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	17,738.76	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,541.21	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.02	1,802,340.27	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	64,498.55	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21
2	Fishery Related	10.03	1,736.06	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	9.41	2,750.59	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.02	92,705.62	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	8.80	184,764.96	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	9.70	159,914.73	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.42	46,296.49	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.18	18,648.81	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	9.81	48,666.05	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	9.27	347,534.10	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	8.20	129,094.65	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	8.91	47,805.43	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	9.72	64,924.66	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.15	122,254.55	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	9.45	248,305.54	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	9.32	1,581,373.78	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
5	Short Term Working Capital/Demand Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.42	127,759.81	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
7	Real Estate Loan	9.80	96,619.08	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
8	Margin Nature Loan	9.15	32,288.12	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
9	Hire Purchase Loan	9.72	106,711.64	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
10	Deprived Sector Loan	7.09	78,528.62	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
11	Bills Purchased	4.29	6,778.84	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
12	Other Product	10.48	155,046.08	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	9.28	1,581,373.77	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30	4.04	695,584.55
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74	10.22	848,444.64
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81	7.52	10,162.73
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81	8.35	45,009.88
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54	9.66	56,714.42
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50	10.66	486,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67	9.09	58,218.35
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50	3.88	281,827.55
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98	-	-
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25	5.20	651.98
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01	-	185,575.78
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21	-	160,838.10
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83	-	22,326.56
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97	-	2,411.12
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79	6.25	2,012,084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67	11.56	73,228.99
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59	11.38	2,009.19
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83	11.74	3,535.81
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60	11.09	106,699.79
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21	10.95	202,450.68
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17	11.80	181,267.47
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92	10.60	60,181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92	11.15	22,951.87
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63	12.04	52,332.74
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55	11.70	396,583.21
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16	11.33	145,424.60
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21	11.08	56,235.89
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31	11.75	79,621.54
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38	12.07	131,965.72
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86	4.13	1,508.06
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47	13.08	200,457.44
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47	11.68	1,716,454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94	11.31	280,491.84
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80	12.20	303,165.08
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73	10.02	61,655.11
5	Short Term Working Capital/Demand Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33	11.41	385,860.66
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24	11.69	142,469.21
7	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22	12.28	104,291.37
8	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83	12.43	34,044.76
9	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97	12.35	120,615.83
10	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55	10.41	93,183.32
11	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91	1.92	10,500.29
12	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97	12.65	180,177.44
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48	11.66	1,716,454.90

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93	3.94	746,763.28
2	Fixed:	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34	10.27	860,980.71
2.1	up to 1 month	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47	9.00	11,034.12
2.2	1-3 months	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72	8.91	42,897.52
2.3	3-6 months	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85	10.50	64,709.62
2.4	6-12 months	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06	10.51	485,145.67
2.5	1-2 yrs	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48	10.44	184,978.21
2.6	2 yrs and above	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77	9.05	72,215.57
3	Call	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32	3.92	278,783.16
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.07	791.02	5.50	795.30	5.75	656.14	5.00	981.16
6	Non interest bearing deposits	-	199,471.61	-	202,623.57	-	192,295.40	-	199,654.53
6.1	Current	-	173,231.69	-	176,615.24	-	167,318.91	-	172,189.88
6.2	Margin	-	23,595.78	-	23,588.72	-	22,777.20	-	24,016.07
6.3	Other	-	2,644.14	-	2,419.61	-	2,199.29	-	3,448.58
	Aggregate	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13	6.17	2,087,162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64	11.49	81,944.65
2	Fishery Related	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73	11.28	2,152.63
3	Mining Related	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39	11.07	4,074.23
4	Agriculture, Forestry & Beverage Production Related	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15	10.79	106,633.71
5	Non Food Production Related	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65	10.71	219,378.38
6	Construction	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52	11.71	194,380.07
7	Electricity, Gas and Water	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41	10.38	65,823.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84	11.24	24,833.02
9	Transport, Communication and Public Utilities	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58	10.51	55,960.03
10	Wholesaler & Retailer	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08	11.26	431,388.31
11	Finance, Insurance and Real Estate	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36	10.78	153,489.28
12	Hotel or Restaurant	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43	11.13	62,102.59
13	Other Services	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21	11.53	84,610.84
14	Consumption Loans	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60	11.96	134,502.62
15	Local Government	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33	3.08	1,507.64
16	Others	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70	11.85	222,065.32
	Aggregate	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64	11.25	1,844,846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19	10.83	303,123.46
2	Overdraft	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51	11.50	320,363.58
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09	9.29	75,514.51
5	Short Term Working Capital/Demand Loan	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35	11.27	427,441.43
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34	11.46	154,017.66
7	Real Estate Loan	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17	11.43	105,581.27
8	Margin Nature Loan	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90	11.36	35,367.48
9	Hire Purchase Loan	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24	11.54	125,676.79
10	Deprived Sector Loan	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32	10.16	96,362.69
11	Bills Purchased	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79	4.75	3,478.20
12	Other Product	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72	12.58	197,919.72
	Aggregate	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63	11.27	1,844,846.80

Overall Summary of Interest Rate on LCY Deposit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
5	Short Term Working Capital/Demand Loan	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
7	Real Estate Loan	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
8	Margin Nature Loan	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
9	Hire Purchase Loan	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
10	Deprived Sector Loan	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
11	Bills Purchased	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
12	Other Product	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99
5	Short Term Working Capital/Demand Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29
7	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
8	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
9	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
10	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
11	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
12	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.06	803,408.71	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59
2	Fixed:	9.98	1,085,241.74	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87
2.1	up to 1 month	9.53	34,008.81	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08
2.2	1-3 months	9.47	91,558.14	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21
2.3	3-6 months	9.91	116,334.22	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62
2.4	6-12 months	10.01	488,374.18	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19
2.5	1-2 yrs	10.18	241,481.36	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84
2.6	2 yrs and above	10.02	113,485.04	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92
3	Call	3.63	307,298.25	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.70	4,009.35	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73
6	Non interest bearing deposits	-	217,963.34	-	223,341.45	-	213,630.70	-	247,984.89
6.1	Current	-	193,345.22	-	194,119.76	-	188,281.07	-	223,728.96
6.2	Margin	-	23,155.45	-	23,965.59	-	23,633.45	-	23,239.18
6.3	Other	-	1,462.66	-	5,256.11	-	1,716.18	-	1,016.75
	Aggregate	6.30	2,417,921.40	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.46	109,057.00	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72
2	Fishery Related	12.05	2,616.94	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30
3	Mining Related	12.54	4,301.32	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78
4	Agriculture, Forestry & Beverage Production Related	12.08	121,004.21	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98
5	Non Food Production Related	11.89	260,713.42	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63
6	Construction	12.29	226,767.66	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23
7	Electricity, Gas and Water	11.42	84,848.49	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	27,845.52	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84
9	Transport, Communication and Public Utilities	12.73	58,894.49	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97
10	Wholesaler & Retailer	12.36	493,446.11	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29
11	Finance, Insurance and Real Estate	11.70	176,984.66	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39
12	Hotel or Restaurant	12.24	82,417.35	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28
13	Other Services	12.44	95,950.81	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36
14	Consumption Loans	12.83	134,334.76	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45
15	Local Government	3.43	1,499.92	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85
16	Others	13.10	251,328.84	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42
	Aggregate	12.31	2,132,011.50	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	378,505.37	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90
2	Overdraft	12.76	351,228.00	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.52	81,475.04	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42
5	Short Term Working Capital/Demand Loan	12.13	506,505.27	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
7	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
8	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
9	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
10	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
11	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
12	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

Overall Summary of Interest Rate on LCY Deposit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.46	830,030.41	4.37	845,084.60	4.45	850,849.41	4.53	858,028.32
2	Fixed:	10.28	1,206,389.41	10.29	1,207,979.13	10.10	1,205,878.50	10.18	1,207,872.65
2.1	up to 1 month	9.70	46,070.10	10.75	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.08	88,503.07	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.11	128,871.86	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.25	490,257.72	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.58	295,174.69	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.25	157,511.96	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.98	266,236.27	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.79	3,916.09	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	251,329.64	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	227,073.21	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,581.34	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,675.09	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.72	2,557,901.82	6.67	2,573,180.01	6.62	2,580,396.09	6.67	2,597,086.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	33,449.93	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.34	61,082.50	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.21	532,376.45	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	11.94	233,815.95	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.20	88,192.62	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.52	103,918.38	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.67	142,641.75	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.01	1,500.49	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.30	237,100.01	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.29	2,318,601.78	12.34	2,329,134.74	12.33	2,337,298.93	12.28	2,379,571.84

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42	0.00	308,385.52	0.00	249,433.30
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65	11.67	130,972.12
2	Fishery Related	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72	10.77	3,538.33
3	Mining Related	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83	11.84	5,655.64
4	Agriculture, Forestry & Beverage Production Related	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59	11.75	127,019.25
5	Non Food Production Related	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99	11.66	308,819.44
6	Construction	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48	12.35	252,550.38
7	Electricity, Gas and Water	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98	11.30	120,532.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83	12.09	30,465.86
9	Transport, Communication and Public Utilities	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41	12.67	60,283.65
10	Wholesaler & Retailer	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73	12.03	545,353.80
11	Finance, Insurance and Real Estate	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03	11.89	197,897.88
12	Hotel or Restaurant	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80	11.74	102,543.02
13	Other Services	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71	12.17	111,574.57
14	Consumption Loans	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35	12.42	134,827.92
15	Local Government	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81	4.92	1,512.81
16	Others	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92	13.02	301,672.18
	Aggregate	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83	12.08	2,435,219.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
5	Short Term Working Capital/Demand Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65	12.24	186,507.94
7	Real Estate Loan	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34	12.43	118,203.13
8	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39	12.18	35,221.40
9	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70	12.95	144,132.96
10	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74	11.56	141,944.21
11	Bills Purchased	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19	5.18	3,168.56
12	Other Product	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64	12.76	289,671.14
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77	12.09	2,435,219.08

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21
6	Non interest bearing deposits	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
5	Short Term Working Capital/Demand Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
7	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
8	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
9	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
10	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
11	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
12	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63
2	Fixed:	9.71	1,411,223.84	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	Aggregate	6.79	2,932,781.22	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72
5	Short Term Working Capital/Demand Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18
7	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
8	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
9	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
10	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
11	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
12	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.27	1,005,289.92	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38
2	Fixed:	9.45	1,480,155.55	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95
2.1	up to 1 month	0.00	-	0.00	-	-	-	-	-
2.2	1-3 months	0.00	-	0.00	-	-	-	-	-
2.3	3-6 months	9.24	246,209.17	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51
2.4	6-12 months	9.44	412,162.86	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57
2.5	1-2 yrs	9.30	559,552.84	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76
2.6	2 yrs and above	9.96	262,230.68	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11
3	Call	2.83	291,222.21	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01
4	Certificate of Deposits	0.00	-	0.00	-	-	-	-	-
5	Other	8.30	4,251.09	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73
6	Non interest bearing deposits	0.00	301,738.10	0.00	314,390.78	-	387,608.35	-	295,411.77
6.1	Current	0.00	276,093.76	0.00	288,769.24	-	361,765.65	-	268,205.80
6.2	Margin	0.00	24,229.82	0.00	23,598.29	-	23,727.26	-	24,725.94
6.3	Other	0.00	1,414.52	0.00	2,023.25	-	2,115.45	-	2,480.03
	Aggregate	6.44	3,082,656.87	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.95	156,832.56	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96
2	Fishery Related	10.35	4,552.63	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65
3	Mining Related	11.77	4,474.36	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44
4	Agriculture, Forestry & Beverage Production Related	11.26	135,768.71	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45
5	Non Food Production Related	11.25	347,544.28	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74
6	Construction	12.03	287,005.02	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18
7	Electricity, Gas and Water	11.10	144,390.54	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.74	39,262.22	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	12.10	69,528.61	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	11.85	594,736.59	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	11.63	216,349.18	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	11.35	121,346.03	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50
13	Other Services	11.66	132,474.43	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	12.22	133,881.41	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52
15	Local Government	4.31	1,510.99	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97
16	Others	12.68	356,671.11	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.23	84,425.63	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16
5	Short Term Working Capital/Demand Loan	11.53	667,192.34	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.92	207,666.19	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20
7	Real Estate Loan	12.05	132,736.80	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95
8	Margin Nature Loan	11.79	37,982.82	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84
9	Hire Purchase Loan	12.53	145,901.92	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87
10	Deprived Sector Loan	11.23	162,435.81	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25
11	Bills Purchased	8.68	4,252.49	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92
12	Other Product	12.56	308,316.95	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40	2.85	1,187,308.52
2	Fixed:	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30	8.20	1,762,732.52
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34	7.27	267,486.65
2.4	6-12 months	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19	7.93	527,100.93
2.5	1-2 yrs	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05	8.09	695,564.58
2.6	2 yrs and above	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72	9.94	272,580.35
3	Call	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69	1.00	317,889.64
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56	8.00	2,826.90
6	Non interest bearing deposits	-	293,922.36	-	355,420.23	-	312,341.37	-	333,733.74
6.1	Current	-	266,561.40	-	326,763.03	-	283,274.93	-	302,640.99
6.2	Margin	-	25,064.31	-	26,320.39	-	26,734.48	-	28,553.07
6.3	Other	-	2,296.65	-	2,336.80	-	2,331.95	-	2,539.68
	Aggregate	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31	5.14	3,604,491.33

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04	8.97	185,964.12
2	Fishery Related	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87	8.59	5,136.45
3	Mining Related	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51	9.83	5,585.74
4	Agriculture, Forestry & Beverage Production Related	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12	9.24	145,597.93
5	Non Food Production Related	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57	9.08	343,641.61
6	Construction	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34	10.20	305,985.07
7	Electricity, Gas and Water	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24	9.58	166,898.42
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13	9.36	42,960.44
9	Transport, Communication and Public Utilities	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33	10.14	68,483.83
10	Wholesaler & Retailer	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85	9.48	638,175.93
11	Finance, Insurance and Real Estate	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04	7.77	235,754.59
12	Hotel or Restaurant	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81	9.41	139,548.55
13	Other Services	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75	9.67	152,013.81
14	Consumption Loans	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52	9.95	145,563.21
15	Local Government	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72	4.34	1,422.72
16	Others	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45	10.40	429,675.83
	Aggregate	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63	9.38	647,513.76
2	Overdraft	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36	9.83	451,030.92
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40	8.22	58,736.72
5	Short Term Working Capital/Demand Loan	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65	9.25	748,221.77
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46	10.10	213,022.19
7	Real Estate Loan	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51	9.91	145,572.06
8	Margin Nature Loan	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86	8.82	56,612.67
9	Hire Purchase Loan	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98	10.76	140,352.51
10	Deprived Sector Loan	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31	7.22	177,108.17
11	Bills Purchased	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77	4.21	4,156.64
12	Other Product	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36	10.50	370,080.82
	Aggregate	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity, Gas and Water	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68
9	Transport, Communication and Public Utilities	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31
10	Wholesaler & Retailer	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00
11	Finance, Insurance and Real Estate	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73
12	Hotel or Restaurant	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44
13	Other Services	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32
14	Consumption Loans	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40
15	Local Government	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80
16	Others	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
5	Short Term Working Capital/Demand Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
7	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
8	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
9	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
10	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
11	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
12	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40	3.05	1,420,065.84
2	Fixed:	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07	7.80	1,948,796.80
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80	7.23	373,287.57
2.4	6-12 months	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01	7.46	739,917.30
2.5	1-2 yrs	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33	7.77	594,856.53
2.6	2 yrs and above	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93	9.83	240,735.41
3	Call	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74	0.97	285,069.54
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88	6.01	4,714.26
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57	-	366,058.39
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60	-	329,884.66
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88	-	33,595.00
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08	-	2,578.73
	Aggregate	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66	4.92	4,024,704.83

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52	8.03	249,461.13
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01	7.55	9,051.92
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68	8.54	6,937.25
4	Agriculture, Forestry & Beverage Production Related	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28	8.27	174,968.73
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44	7.97	398,448.66
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82	9.27	359,202.13
7	Electricity, Gas and Water	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23	8.09	205,647.46
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29	8.49	60,085.25
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35	9.02	70,725.81
10	Wholesaler & Retailer	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30	8.57	3,719,880.10

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31	7.17	78,500.70
5	Short Term Working Capital/Demand Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27	8.28	883,495.26
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
7	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
8	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
9	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
10	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
11	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
12	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.08

Overall Summary of Interest Rate on LCY Deposit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26	5.26	1,304,211.68	5.23	1,296,316.25
2	Fixed:	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13	8.92	2,238,984.09	9.13	2,245,348.12
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.60	375,319.08	8.07	393,403.01	8.82	423,500.92	9.09	501,312.94	9.47	465,101.93
2.4	6-12 months	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62	8.72	869,305.33	8.96	983,173.12
2.5	1-2 yrs	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90	8.62	620,107.42	8.77	539,225.90
2.6	2 yrs and above	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70	10.00	248,258.40	9.89	257,847.16
3	Call	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33	1.54	259,051.07	1.62	256,215.34
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87	2.67	2,083.60	2.66	2,093.61
6	Non interest bearing deposits	-	371,604.15	-	343,618.00	-	348,133.10	-	422,994.90	-	416,562.98
6.1	Current	-	333,964.67	-	305,124.22	-	311,222.46	-	384,464.87	-	374,293.43
6.2	Margin	-	34,853.02	-	35,884.20	-	34,086.02	-	36,016.83	-	39,603.49
6.3	Other	-	2,786.46	-	2,609.58	-	2,824.63	-	2,513.20	-	2,666.06
	Aggregate	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69	6.37	4,227,325.34	6.49	4,216,536.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19	9.49	276,304.79
2	Fishery Related	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23	8.73	10,631.27
3	Mining Related	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55	9.09	7,859.27	9.76	8,066.06
4	Agriculture, Forestry & Beverage Production Related	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57	9.12	194,101.44	10.12	200,286.15
5	Non Food Production Related	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41	9.06	457,418.28	9.91	468,795.75
6	Construction	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91	9.68	171,339.41	10.43	172,625.19
7	Electricity, Gas and Water	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74	8.60	218,011.79	9.05	219,567.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54	9.42	69,575.94	10.39	70,452.66
9	Transport, Communication and Public Utilities	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49	9.70	77,559.40	10.48	78,141.84
10	Wholesaler & Retailer	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15	9.45	859,761.41	10.44	868,442.44
11	Finance, Insurance and Real Estate	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85	9.34	306,075.74	10.34	305,467.28
12	Hotel or Restaurant	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81	8.71	163,230.69	9.42	160,584.23
13	Other Services	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32	8.97	173,708.45	9.72	177,198.58
14	Consumption Loans	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48	10.09	728,179.40	11.09	732,714.86
15	Local Government	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22	4.48	1,370.29	4.44	1,362.29
16	Others	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90	10.42	332,747.83	11.34	324,300.75
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

Overall Summary of Interest Rate on LCY Productwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24	9.68	879,787.01
2	Overdraft	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00	10.62	667,393.65
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71	9.37	88,649.96
5	Short Term Working Capital/Demand Loan	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12	10.63	966,779.94
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32	10.74	279,985.42
7	Real Estate Loan	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47	10.77	181,202.48
8	Margin Nature Loan	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35	10.33	82,447.46
9	Hire Purchase Loan	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17	10.85	142,232.64
10	Deprived Sector Loan	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79	9.28	286,629.30
11	Bills Purchased	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40	6.73	4,392.73
12	Other Product	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18	10.77	495,440.08
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,940.67

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.24	1,257,493.53	6.24	1,250,709.46	6.23	1,225,016.88	6.23	1,192,482.96	6.24	1,248,959.27
2	Fixed:	9.44	2,289,669.51	9.67	2,326,686.74	9.86	2,343,929.32	9.96	2,381,969.20	10.12	2,402,460.16
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.70	447,603.03	10.05	463,905.12	10.28	515,039.32	10.30	531,077.62	10.44	531,859.26
2.4	6-12 months	9.32	923,215.96	9.56	924,051.29	9.76	913,308.31	9.88	915,936.38	10.10	889,094.43
2.5	1-2 yrs	9.12	630,102.72	9.32	598,882.75	9.49	562,342.15	9.65	560,494.27	9.77	563,111.50
2.6	2 yrs and above	10.11	288,747.79	10.02	339,847.59	10.08	353,239.54	10.15	374,460.93	10.20	418,394.97
3	Call	1.86	254,111.92	2.02	244,086.99	2.13	246,272.10	2.18	251,350.13	2.29	287,496.62
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.84	2,063.22	2.70	2,225.34	2.60	2,254.27	2.80	1,934.84	2.75	2,136.32
6	Non interest bearing deposits	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85	-	476,676.61
6.1	Current	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81
6.2	Margin	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11	-	52,636.17
6.3	Other	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63
	Aggregate	6.93	4,236,593.52	7.11	4,278,946.49	7.25	4,261,444.82	7.34	4,290,113.99	7.41	4,417,728.97

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity, Gas and Water	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.69	70,383.90	10.92	71,603.46	11.63	72,803.22	11.73	73,655.61	11.77	69,642.69
9	Transport, Communication and Public Utilities	10.72	77,054.32	11.09	75,837.52	11.48	75,783.16	11.52	75,806.92	11.69	75,912.94
10	Wholesaler & Retailer	10.64	876,039.48	10.90	887,058.21	11.70	884,400.90	11.81	875,664.83	11.80	866,369.36
11	Finance, Insurance and Real Estate	10.60	308,797.42	10.88	311,110.46	11.58	310,473.94	11.61	318,394.47	11.56	315,352.73
12	Hotel or Restaurant	9.70	165,013.19	9.95	165,600.40	10.66	168,667.92	10.73	168,083.29	10.76	168,131.11
13	Other Services	9.96	179,220.77	10.26	179,333.05	10.94	178,397.58	10.95	165,813.68	11.06	177,074.65
14	Consumption Loans	11.26	732,809.86	11.43	766,922.04	12.04	792,697.84	12.09	787,595.29	12.02	757,389.55
15	Local Government	4.57	1,297.83	4.60	1,297.83	4.61	1,081.23	4.65	1,086.13	4.61	1,081.22
16	Others	11.53	335,060.18	11.68	325,228.71	12.26	274,945.47	12.24	277,148.07	12.26	311,184.95
	Aggregate	10.60	4,122,580.34	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.08	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
5	Short Term Working Capital/Demand Loan	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
7	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
8	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
9	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
10	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
11	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
12	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44
3	Cash Credit Loan												
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47

Overall Summary of Interest Rate on LCY Deposit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43	5.31	1,325,517.52
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02	10.13	2,857,985.93	9.98	2,914,338.64
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21	9.50	538,720.87
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08	10.18	989,139.54	9.95	961,436.27
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44	10.17	622,777.84
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75	10.20	791,403.66
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84	2.34	293,534.43
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56	2.72	2,006.31
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09	-	289,346.28
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74	-	248,611.14
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12	-	39,838.34
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23	-	896.80
	Aggregate	8.41	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24	7.99	4,798,146.91	7.86	4,975,236.85	8.00	4,824,743.18

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	76,563.42	12.57	77,683.32
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69	11.99	884,037.28
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09	11.96	293,261.17
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10	12.10	179,123.11
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23	11.93	178,122.27
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64	12.44	787,996.26
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58	3.50	1,176.10
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44	11.71	237,490.23
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27	12.13	1,409,236.04
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	202,471.53
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12	12.97	58,902.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.70	1,239,438.54	5.94	1,398,655.82	5.58	1,425,401.01	5.13	1,399,704.06	4.61	1,451,813.11
2	Fixed:	10.00	2,968,856.85	10.26	3,011,189.82	10.25	3,023,180.61	9.69	3,106,829.47	9.45	3,124,133.06
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.45	554,116.19	9.95	577,913.44	10.00	557,791.71	9.26	607,346.77	8.86	626,437.44
2.4	6-12 months	10.02	975,351.39	10.23	941,575.62	10.19	892,396.62	9.40	867,422.47	9.04	883,021.98
2.5	1-2 yrs	10.17	614,800.74	10.24	674,156.31	10.14	733,056.56	9.84	799,785.42	9.69	796,487.90
2.6	2 yrs and above	10.21	824,588.53	10.53	817,544.44	10.58	839,935.72	10.18	832,274.81	10.11	818,185.75
3	Call	2.34	294,389.50	2.43	288,614.85	2.36	282,186.19	2.08	307,902.17	2.12	308,925.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.66	1,927.06	2.78	1,772.05	2.68	2,073.60	2.72	1,882.74	2.63	1,926.99
6	Non interest bearing deposits	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	Aggregate	8.06	4,872,644.39	7.90	5,106,741.21	7.76	5,107,931.58	7.62	5,205,927.45	7.32	5,305,766.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.36	1,443,931.33	11.55	1,474,123.68	12.26	1,498,289.09	12.09	1,519,085.14	11.83	1,561,806.85
2	Overdraft	13.84	92,864.19	13.65	92,543.15	13.91	91,694.66	13.70	91,867.20	13.15	91,755.71
3	Cash Credit Loan	12.36	536,208.65	12.31	553,366.10	12.37	546,536.62	12.35	550,285.98	11.87	615,436.37
4	Trust Receipt Loan/Import Loan	12.63	66,042.98	11.21	67,058.07	12.35	68,088.31	12.35	65,052.35	11.84	56,715.65
5	Short Term Working Capital/Demand Loan	12.55	847,215.38	12.43	854,213.42	12.47	825,615.94	12.18	817,808.04	11.88	773,311.99
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.07	293,675.59	12.38	302,111.87	12.31	303,327.11	12.11	304,035.31	11.74	306,110.04
7	Real Estate Loan	12.49	209,411.66	12.60	208,295.03	12.55	211,894.45	12.42	211,213.89	11.98	210,984.08
8	Margin Nature Loan	13.14	60,700.81	12.94	63,332.32	12.92	63,600.31	12.81	63,678.26	12.33	65,861.99
9	Hire Purchase Loan	12.65	111,128.69	12.61	109,582.79	12.47	108,884.79	12.40	109,367.10	11.97	108,339.15
10	Deprived Sector Loan	10.93	268,736.54	10.90	273,238.38	10.86	270,351.22	10.62	267,507.94	10.63	268,901.71
11	Bills Purchased	12.72	4,022.94	13.10	5,072.90	12.10	5,006.69	12.05	4,853.68	12.07	4,845.71
12	Other Product	12.33	380,994.83	12.51	390,107.56	12.48	378,556.88	12.36	379,159.41	12.08	394,338.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.09	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98	4.01	1,588,420.54	3.78	1,591,880.44	3.77	1,613,937.39
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22	8.72	3,079,216.86	8.59	3,107,486.94	8.38	3,123,115.93
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.69	594,126.11	8.11	544,613.04	7.55	550,301.10	7.16	559,411.07	6.75	722,652.54
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52	8.08	943,949.09	7.66	910,702.18	7.38	834,460.08
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08	9.12	794,248.71	9.03	810,777.48	8.95	784,351.04
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59	9.91	790,717.95	10.16	826,596.22	10.37	781,652.27
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57	1.66	334,753.33	1.66	354,140.32
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81	2.47	1,951.67	2.42	1,945.80	1.22	2,044.58
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51	6.53	5,317,678.34	6.35	5,346,517.94	6.06	5,417,776.41

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34	9.81	321,279.52	9.63	322,487.78
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58	9.00	14,579.22
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,662.39	10.32	11,404.38
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11	10.41	253,578.39	10.15	253,999.23
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78	10.60	543,974.14	9.85	537,774.04
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90	10.63	200,400.22
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45	10.42	345,155.49	10.23	351,630.30
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53	10.31	66,522.51
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59	11.26	71,045.85	10.96	70,152.32	10.74	68,560.00
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17	10.59	924,631.41	10.36	921,695.48
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82	10.65	316,556.56	10.42	307,980.46	10.18	309,027.25
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72	10.64	188,933.22	10.47	190,529.88
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17	10.54	181,359.16	10.50	180,844.63
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29	11.11	810,455.08	10.92	818,235.58
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31	10.51	250,302.67
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,485,865.99	10.15	4,499,169.25

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88	11.02	1,624,738.53	10.76	1,640,364.35	10.52	1,652,237.97
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52	11.94	86,118.85	11.66	84,611.21
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53	10.67	607,835.06	10.43	603,013.37
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40	11.04	55,039.70	10.73	52,439.40	10.66	52,023.90
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06	10.83	747,678.93	10.48	740,939.03	10.27	734,594.18
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24	10.62	312,637.11	10.43	315,098.60
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58	10.71	217,119.49
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96	10.72	68,624.40
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56	10.69	107,669.67
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23	9.20	263,068.39
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77	9.70	6,691.93
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62	9.44	394,416.13
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,484,100.52	10.15	4,499,169.25

Overall Summary of Interest Rate on LCY Deposit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.69	1,737,642.58	3.43	1,724,414.19	3.38	1,776,234.36	3.32	1,912,128.44	3.34	1,917,693.89
2	Fixed:	8.15	3,130,250.88	7.93	3,178,536.06	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.38	574,607.89	6.20	559,022.50	5.67	595,514.54	5.34	615,704.36	5.08	612,431.62
2.4	6-12 months	7.07	1,039,688.07	6.69	998,673.91	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69
2.5	1-2 yrs	8.73	717,764.22	8.47	734,351.08	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91
2.6	2 yrs and above	10.30	798,190.72	9.98	886,488.58	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59
3	Call	1.60	388,617.03	1.45	361,813.59	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	1.21	2,272.26	1.20	2,234.71	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80
6	Non interest bearing deposits	-	378,161.20	-	328,841.18	-	337,667.97	-	360,956.81	-	351,865.63
6.1	Current	-	340,942.75	-	290,733.37	-	299,793.50	-	321,584.17	-	312,395.31
6.2	Margin	-	36,582.25	-	37,394.70	-	37,074.67	-	38,040.34	-	38,722.02
6.3	Other	-	636.20	-	713.11	-	799.80	-	1,332.31	-	748.29
	Aggregate	5.77	5,636,943.95	5.66	5,595,839.73	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.39	322,187.22	9.25	321,931.82	9.01	321,060.81	8.62	321,092.02	8.47	318,973.42
2	Fishery Related	8.90	14,393.66	8.81	14,372.28	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80
3	Mining Related	10.19	11,432.13	10.02	11,505.78	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90
4	Agriculture, Forestry & Beverage Production Related	9.87	256,118.29	9.59	256,225.86	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28
5	Non Food Production Related	9.62	539,680.47	10.04	540,323.92	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40
6	Construction	10.34	182,860.26	10.15	181,847.43	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05
7	Electricity, Gas and Water	10.01	363,987.12	9.75	370,693.56	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.07	65,917.18	9.85	67,349.35	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71
9	Transport, Communication and Public Utilities	10.43	69,369.12	10.29	70,465.59	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54
10	Wholesaler & Retailer	10.19	909,327.67	9.99	907,242.94	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32
11	Finance, Insurance and Real Estate	10.00	321,326.74	9.85	315,593.85	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91
12	Hotel or Restaurant	10.28	193,576.59	10.01	197,983.23	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33
13	Other Services	10.16	181,326.86	9.95	178,850.03	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49
14	Consumption Loans	10.75	841,140.71	10.55	842,602.28	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34
16	Others	10.37	248,547.63	10.56	244,615.77	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47
	Aggregate	9.93	4,522,367.75	9.68	4,522,779.79	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.33	1,689,689.38	10.13	1,692,750.36	9.90	1,718,491.16	9.61	1,734,321.28	9.39	1,734,865.25
2	Overdraft	11.33	92,019.65	11.08	88,878.48	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22
3	Cash Credit Loan	10.25	587,955.80	10.03	588,603.11	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82
4	Trust Receipt Loan/Import Loan	10.26	52,007.07	10.08	56,984.62	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72
5	Short Term Working Capital/Demand Loan	10.11	709,015.95	9.88	712,679.80	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.28	316,089.02	10.15	316,374.42	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57
7	Real Estate Loan	10.45	224,655.82	10.33	224,537.01	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85
8	Margin Nature Loan	10.50	70,344.73	10.18	71,693.11	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44
9	Hire Purchase Loan	10.52	106,859.97	10.32	107,065.51	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37
10	Deprived Sector Loan	9.15	267,360.18	8.99	263,633.44	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65
11	Bills Purchased	9.24	7,790.26	9.39	6,792.35	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63
12	Other Product	9.13	398,579.91	10.32	392,787.58	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93
	Aggregate	9.93	4,522,367.74	9.68	4,522,779.79	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72

Overall Summary of Interest Rate on LCY Deposit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.35	1,973,575.30	3.34	2,023,411.69	3.36	2,070,323.21	3.36	2,115,621.95	3.39	2,168,933.30
2	Fixed:	6.80	3,014,915.47	6.51	3,014,480.94	6.32	3,013,325.32	6.27	2,991,263.97	6.10	2,998,299.39
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	4.88	590,101.99	4.45	620,475.73	4.41	632,440.66	4.45	601,753.72	4.28	573,995.83
2.4	6-12 months	5.50	1,103,916.27	5.31	1,083,749.38	5.05	1,086,595.80	4.95	1,098,169.80	4.68	1,141,743.86
2.5	1-2 yrs	6.88	547,423.12	6.40	536,354.59	6.09	519,127.04	5.92	502,718.59	5.78	506,515.95
2.6	2 yrs and above	10.05	773,474.10	9.90	773,901.24	9.82	775,161.82	9.73	788,621.85	9.72	776,043.75
3	Call	1.28	441,253.72	1.21	420,342.28	1.25	405,740.89	1.27	405,557.00	1.23	402,816.31
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.28	2,074.30	2.34	1,953.90	2.32	1,905.35	2.31	1,864.74	2.34	1,866.85
6	Non interest bearing deposits	-	355,548.16	-	372,315.60	-	352,371.10	-	366,508.54	-	392,654.58
6.1	Current	-	314,474.24	-	332,924.01	-	312,812.40	-	324,894.56	-	350,854.94
6.2	Margin	-	39,055.11	-	38,720.90	-	38,701.20	-	40,160.09	-	41,070.07
6.3	Other	-	2,018.81	-	670.70	-	857.51	-	1,453.89	-	729.57
	Aggregate	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87	4.54	5,880,816.19	4.45	5,964,570.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.38	316,878.39	8.16	317,657.90	8.02	316,207.97	7.85	312,683.15	7.07	316,151.37
2	Fishery Related	8.10	14,638.75	7.91	14,775.46	7.75	14,792.91	7.62	14,936.51	7.27	14,956.54
3	Mining Related	8.76	9,787.44	8.52	9,654.64	8.33	10,329.11	8.09	10,761.69	7.71	10,815.59
4	Agriculture, Forestry & Beverage Production Related	8.70	255,507.86	8.48	260,556.22	8.19	262,227.75	7.98	273,046.85	7.75	275,635.55
5	Non Food Production Related	8.98	564,547.17	8.55	574,997.35	8.37	577,372.84	8.18	577,552.06	7.90	574,175.12
6	Construction	9.31	191,204.98	9.03	198,608.36	8.86	200,830.11	8.72	201,295.91	8.35	204,780.02
7	Electricity, Gas and Water	8.87	387,239.60	8.54	394,630.54	8.39	400,174.18	8.23	404,351.72	7.96	413,603.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.23	63,877.33	8.80	68,239.26	8.58	68,324.88	8.38	68,945.70	8.16	68,843.77
9	Transport, Communication and Public Utilities	9.26	56,702.42	8.91	59,086.96	8.70	59,526.11	8.53	59,843.71	8.16	61,162.08
10	Wholesaler & Retailer	9.11	945,754.44	8.86	954,572.34	8.56	950,507.83	8.38	951,121.27	8.08	958,556.60
11	Finance, Insurance and Real Estate	8.80	332,218.26	8.43	353,078.01	8.14	342,628.06	7.92	342,067.76	7.68	361,700.33
12	Hotel or Restaurant	9.10	209,717.62	8.78	206,783.35	8.51	212,475.55	8.34	213,768.38	8.10	213,070.61
13	Other Services	9.15	186,182.66	8.86	192,087.92	8.67	192,077.78	8.50	195,737.18	8.24	198,381.75
14	Consumption Loans	9.65	868,497.38	9.33	886,342.47	9.19	889,515.63	9.03	899,687.78	8.81	910,101.03
15	Local Government	3.50	1,175.71	3.50	1,175.71	3.50	1,175.70	3.50	1,175.69	3.50	1,185.37
16	Others	9.75	245,962.28	9.51	240,548.47	9.33	238,095.35	9.15	241,490.82	8.63	245,553.96
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,261.74	8.40	4,768,466.16	8.22	4,828,673.23

Overall Summary of Interest Rate on LCY Productwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37	8.54	1,759,868.96	8.30	1,768,462.30
2	Overdraft	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41	9.42	83,783.17	8.64	84,477.28
3	Cash Credit Loan	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47	8.41	606,354.04	8.25	615,381.02
4	Trust Receipt Loan/Import Loan	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16	8.34	66,545.68	8.03	62,825.28
5	Short Term Working Capital/Demand Loan	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59	7.95	813,490.16	7.31	832,782.62
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82	8.69	322,522.19	8.44	324,560.00
7	Real Estate Loan	9.41	234,057.36	9.14	229,909.23	8.91	232,995.14	8.72	234,940.31	8.55	235,083.50
8	Margin Nature Loan	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98	8.39	96,393.57	8.12	101,607.08
9	Hire Purchase Loan	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79	8.86	113,430.92	8.59	112,945.37
10	Deprived Sector Loan	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25	7.35	246,629.90	6.94	258,495.41
11	Bills Purchased	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78	8.43	8,386.29	7.92	9,626.85
12	Other Product	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13	8.92	416,120.98	8.79	422,426.52
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,258.89	8.40	4,768,466.16	8.22	4,828,673.23

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)			
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	3.38	2,187,061.43	3.38	2,241,267.72	3.00	6.50	3.37	2,373,020.52
2	Fixed:	5.97	3,000,919.43	5.92	3,024,455.50	1.00	21.00	5.79	3,032,365.87
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	4.24	578,621.85	4.28	734,990.38	2.85	13.50	4.14	557,148.82
2.4	6-12 months	4.54	1,132,247.44	4.54	1,039,182.83	1.00	13.13	4.36	1,117,775.30
2.5	1-2 yrs	5.68	518,218.69	5.64	506,795.00	2.00	13.50	5.22	574,912.05
2.6	2 yrs and above	9.57	771,831.44	9.66	743,487.28	0.00	21.00	9.43	782,529.71
3	Call	1.10	416,922.36	1.12	435,270.58	0.01	3.57	1.05	454,357.90
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.31	1,877.58	2.22	2,017.04	0.00	7.00	2.18	2,196.77
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	-	-	518,314.49
6.1	Current	-	339,735.87	-	356,067.67	-	-	-	477,031.54
6.2	Margin	-	41,209.24	-	42,512.68	-	-	-	39,974.05
6.3	Other	-	792.47	-	1,364.27	-	-	-	1,308.89
	Aggregate	4.37	5,988,518.37	4.29	6,102,955.46	0.01	21.00	4.19	6,380,255.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)			
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.55	315,042.00	7.40	320,822.90	0.48	16.81	7.37	313,407.40
2	Fishery Related	7.37	14,888.50	7.28	14,943.31	0.59	16.00	7.22	14,575.32
3	Mining Related	7.66	11,127.83	7.60	10,835.43	2.36	12.76	7.59	11,128.61
4	Agriculture, Forestry & Beverage Production Related	7.70	281,142.67	7.58	281,206.28	0.59	17.85	7.49	287,162.48
5	Non Food Production Related	7.86	569,805.38	7.74	559,791.64	0.59	16.81	7.64	550,722.93
6	Construction	8.42	206,591.60	8.31	207,343.18	1.83	16.42	8.20	203,554.74
7	Electricity, Gas and Water	7.94	420,374.96	7.71	422,861.76	1.40	16.33	7.61	431,277.17
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	0.59	16.10	7.78	67,936.89
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09	0.59	16.00	7.98	64,942.04
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	0.48	24.00	7.87	943,655.11
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04	1.00	16.00	7.35	366,807.93
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	0.59	16.00	7.80	225,294.73
13	Other Services	8.21	193,623.60	8.06	195,842.43	0.48	16.00	7.99	200,107.47
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	0.90	36.00	8.61	960,782.22
15	Local Government	3.50	1,186.67	3.50	1,187.58	3.50	12.76	3.50	1,186.63
16	Others	8.87	244,318.35	8.81	246,463.55	0.48	19.16	8.78	240,461.01
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48	0.48	36.00	7.85	4,883,002.70

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)			
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	8.21	1,771,250.24	8.14	1,769,690.28	0.83	18.14	8.00	1,803,110.36
2	Overdraft	9.11	83,923.61	8.98	84,078.38	1.00	19.16	8.62	86,616.53
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	1.15	16.00	7.90	585,254.48
4	Trust Receipt Loan/Import Loan	7.94	66,441.90	7.95	66,455.17	2.50	18.73	7.82	59,151.51
5	Short Term Working Capital/Demand Loan	7.62	836,640.30	7.49	835,662.95	1.00	17.50	7.37	802,075.91
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.43	325,363.27	8.33	326,726.01	2.00	13.99	8.24	332,053.27
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43	2.00	16.00	8.25	230,937.27
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40	5.97	13.13	7.86	116,809.47
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49	1.97	16.00	8.39	113,079.79
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51	0.48	16.81	6.84	256,784.17
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	1.00	12.00	7.55	12,341.36
12	Other Product	8.72	426,507.90	8.60	478,299.51	1.83	36.00	8.56	484,788.59
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	0.48	36.00	7.85	4,883,002.70

Annex-I

**Name list of Banks and Financial Institutions
(Mid-July, 2025)**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Mega Bank Limited	NIMB
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Everest Bank Limited	EBL
9	NIC ASIA Bank Limited	NIC	10	Machhapuchchhre Bank Limited	MBL
11	Kumari Bank Limited	Kumari	12	Laxmi Sunrise Limited	Laxmi
13	Siddhartha Bank Limited	SBL	14	Agriculture Development Bank	ADBNL
15	Global IME Bank Limited	Global	16	Citizens Bank International Limited	Citizen
17	Prime Commercial Bank Limited	Prime	18	NMB Bank Limited	NMB
19	Prabhu Bank Limited	Prabhu	20	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Karnali Development Bank Limited	Karnali	4	Shangrila Development Bank Limited	Shangrila
5	Excel Development Bank Limited	Excel	6	Miteri Development Bank Limited	Miteri
7	Muktinath Bikas Bank Limited	Mukti	8	Garima Bikas Bank Limited	Garima
9	Kamana Sewa Bikash Bank Limited	Kamana	10	Corporate Development Bank Limited	Corporate
11	Jyoti Bikas Bank Limited	Jyoti	12	Shine Resunga Development Bank Limited	Shine
13	Lumbini Bikas Bank Limited	LumbiniDB	14	Sindhu Bikas Bank Limited	Sindhu
15	Salapa Bikas Bank Limited	Salapa	16	Saptakoshi Development Bank Limited	saptakoshi
17	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojgar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	12	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
13	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	14	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
15	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF	16	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
17	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	18	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF
19	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF	20	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
21	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	ACHautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sanstha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
39	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	40	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
41	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	42	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
43	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	44	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
45	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	46	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
47	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	48	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
49	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)	50	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan
51	Super Laghubitta Bittiya Sanstha Limited	Super	52	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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